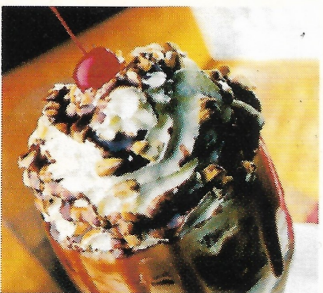
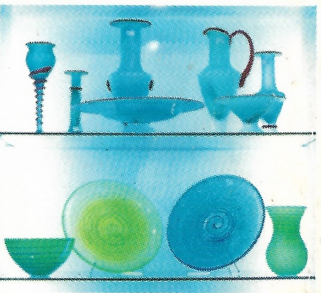
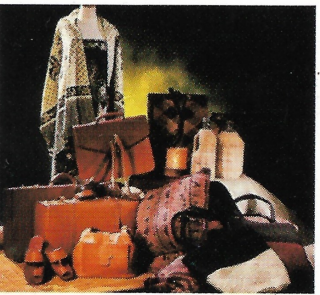
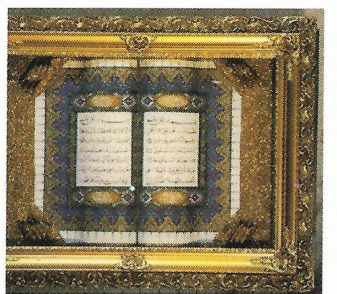
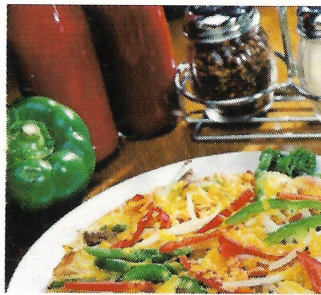
SHOPPING 2003

CENTRE GUIDE

Petunjuk Perbelanjaan Jakarta

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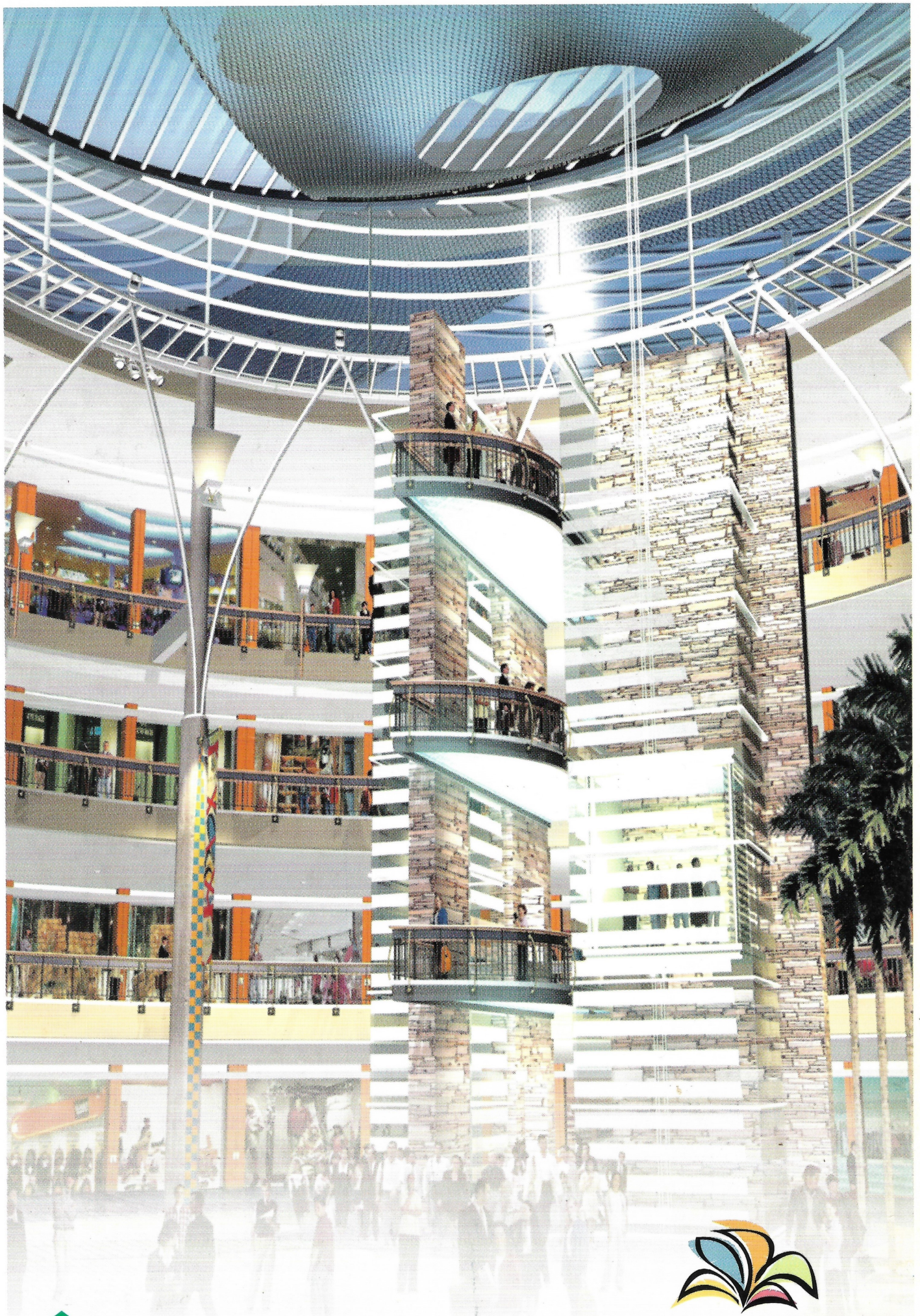
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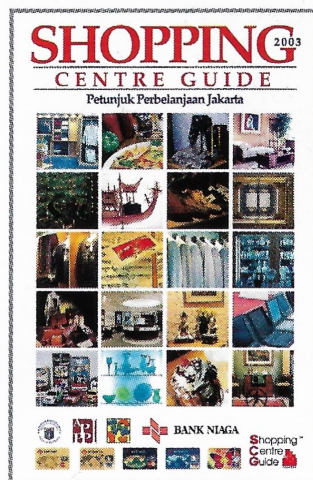
REAL ESTATE DEVELOPER
Mal Kelapa Gading
SHOPPING • FOOD • ENTERTAINMENT

Published by

"media alternatif terbaik"

in collaboration with PT. Bank Niaga Tbk.

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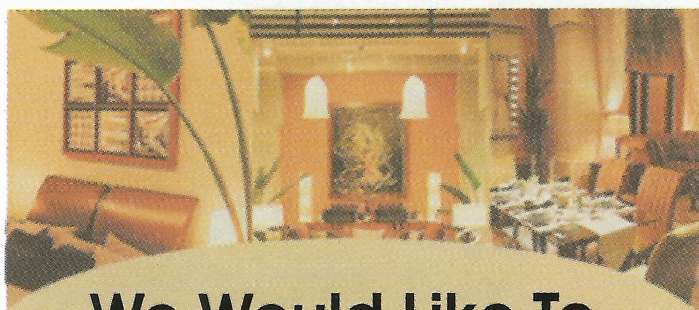
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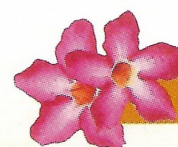
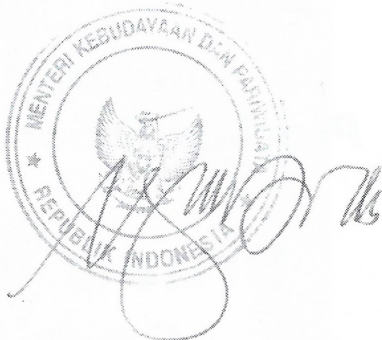

Message

FROM
THE MINISTER FOR CULTURE AND TOURISM
THE REPUBLIC OF INDONESIA

In order to add the variety of information and promotion through the printing medium, a form of quality services is required and should be easily available by each and every level of society that requires the services.

The presence of the "Shopping Center Guide" book is likely become one of the important effort to enhance the services for the public and the tourists including those who need one.

The guide book which will be issued yearly is expected to push the dynamic and the activities of tourism which will offer the benefit and the simplicity of an accurate and clear information about shopping centers throughout Indonesia.

Finally, I would like to congratulate the publisher and hoping that the consumers will receive the best and friendly services.

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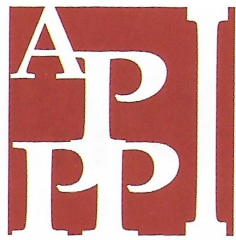
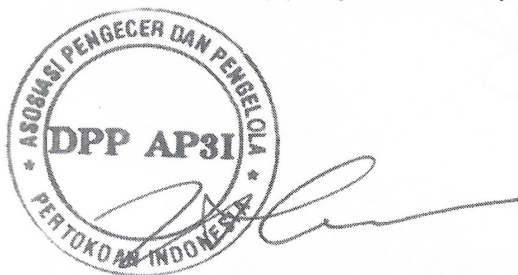

Message

FROM CHAIRMAN OF INDONESIAN RETAILERS ASSOCIATION

Many modern shopping centers have opened up in various parts of Jakarta in the last few years. The pace of these developments has given our people an amazing variety of shopping choices and experiences. These developments make it timely that someone has come up with the Shopping Centre Guide.

The Shopping Centre Guide enables retailers to reach out to their customers by standing out in the crowd. The information provided in the book will help people make better buying decisions and also help increase their enjoyment of shopping.

On behalf of the Indonesian Retailers Association, I would like to extend my warm wishes to the publishers, PT Media Dutaservisindo for publishing the Shopping Centre Guide and wish them success with the publication. I have no doubt that shoppers and general public will find this information very useful.

I am confident that in time, the Shopping Centre Guide will be enhanced as more and more malls are opening up and as more visitors to do their shopping in this city.

DR. Drs. H.J.A. SINUNGAN, SH

Message

FROM PUBLISHER

We're back.

The Shopping Centre Guide resurfaces in a fresh, lively look and with more comprehensive articles after three years of not hitting the stand due to the regional economic crisis that knocked us hard.

But with the upturn of Indonesia's economy, many shopping malls have been put up throughout the country. Once regarded as shopping centres for the "rich and famous" only, malls are now attracting people from all walks of like. Thus a new culture - mall culture - has emerged in the country.

This publication will guide people, especially our foreign visitors in finding what they need in Indonesia's shopping malls as well as help them make better buying decisions and boost their shopping delight.

For this publication, we are thankful to Bank Niaga, which helped us in putting out this useful guide.

PRI SULISTO
President Director

Message

FROM SENIOR VICE PRESIDENT OF INDIVIDUAL BANKING

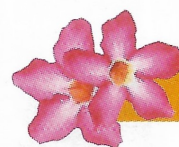
Dear Shopper,

At Bank Niaga, we believe in giving our customers extra special treatments. Recently Bank Niaga entered into a joint program with PT. Media Dutaservisindo to launch the Shopping Centre Guide.

With raising affluence, more and more shopping malls have opened all over Jakarta and other cities in Indonesia. As in other modern cities, shopping malls have become a part of our lifestyle.
This Shopping Centre Guide will help familiarise shoppers with the distinctive nature of the different shopping malls and the products and services available. It is a useful source of information and a guide which will help readers locate the products and services they are looking for. Our customers will especially enjoy benefits at our selected stores.

We are hoping that this Shopping Centre Guide will help in maximizing your shopping needs!

Please have a pleasant shopping experience!

LYNNA A. MULIAWAN
Senior Vice President
Bank Niaga

Mall culture

Budaya Mal

THEY WERE first built to cater to the needs of expatriates and Indonesian families of the middle-upper class but now they are changing the lifestyle of Indonesia's population of 215 million people.

Malls, once considered as shopping centres for "the rich and famous" only, are now attracting hundreds of thousands of people from all walks of life everyday. Gone are the days of spending leisure time wandering in parks, which are becoming less and less attractive compared with shopping malls.

Indeed, compared with parks, which have vanished from the country's map at an alarming level every year, malls have a lot of things to offer. As shopping centres, malls provide more than just high quality local products or a wide variety of branded imported products at competitive prices.

MAL YANG pada awalnya dibangun untuk memenuhi kebutuhan belanja orang asing dan keluarga menengah ke atas di tanah air, tapi kini mereka telah mengubah gaya hidup penduduk Indonesia yang berjumlah 215 juta jiwa.

Semula mal dianggap sebagai tempat belanja bagi orang kaya dan terkenal, mal sekarang menarik ratusan ribu pengunjung dari berbagai lapisan masyarakat setiap hari. Hari-hari di mana orang menghabiskan waktu senggang mereka di taman-taman rekreasi telah lewat. Dan ini diperparah dengan semakin tidak terurusnya taman-taman rekreasi umum.

Memang, kalau dibandingkan dengan taman rekreasi umum, yang jumlahnya berkurang pada tingkat yang sangat mengkhawatirkan, mal-mal mempunyai banyak hal untuk ditawarkan kepada

SHOPPING SPREE: People from all walks of life shop at Mal Kelapa Gading in North Jakarta.

They are also home to various entertainment and amusement centres, restaurants, heath and beauty salons, and fitness clubs.

Several malls offer various facilities to attract visitors. For instance, **Mal Taman Anggrek** in West Jakarta; **Mega Mal Pluit** in North Jakarta; **Plaza Senayan** in Central Jakarta; and **Supermal Lippo Karawaci** in Tangerang, Banten have specialized facilities to attract shoppers. **Mal Taman Anggrek** offers ice-skating while **Mega Mal Pluit** and **Plaza Senayan** have bowling alleys, which lure more visitors on weekends and holidays. **Supermal Lippo Karawaci** has an indoor playground, which provides games and rides such as a jet coaster.

In the early 80s, shopping would have been limited to **Sarinah**, **Ratu Plaza**, **Gajah Mada Plaza**, **Blok M** and **Pasar Baru**. Since then, huge shopping malls have been constructed in the capital. The growing middle class has been flocking to malls. In the province of West Java, you can find **Mal Lippo Cikarang**.

NEW MALL ON THE BLOCK: Mal Kelapa Gading offers a wide variety of branded goods, attracting thousands of people everyday.

pengunjung. Sebagai pusat perbelanjaan, mal-mal menyediakan lebih dari sekadar produk lokal yang berkualitas tinggi atau bermacam-macam barang impor bermerek yang dijual dengan harga yang bersaing. Di mal-mal orang bisa mendapatkan bermacam-macam hiburan, restoran, salon kesehatan dan kecantikan, serta klub-klub kebugaran.

*Beberapa mal menyediakan beragam fasilitas untuk menarik pengunjung. Sebagai contoh, **Mal Taman Anggrek** di Jakarta Barat, **Megamal Pluit** di Jakarta Utara, **Plaza Senayan** di Jakarta Pusat, dan **Supermal Lippo Karawaci** di Tangerang, Banten, semuanya mempunyai fasilitas khusus untuk menarik pengunjung. **Mal Taman Anggrek** menawarkan ice-skating, sementara **Megamal Pluit** dan **Plaza Senayan** memiliki tempat bermain bowling yang menarik banyak pengunjung, terutama pada akhir pekan dan hari libur. **Supermal Lippo Karawaci** mempunyai tempat bermain di dalam ruangan yang menyediakan permainan seperti jet coaster.*

*Pada awal tahun 1980-an, tempat perelanjaan di Jakarta hanya **Sarinah**, **Ratu Plaza**, **Gajah Mada Plaza**, **Blok M**, dan **Pasar Baru**. Sejak saat itu, mal-mal besar bermunculan seperti jamur di Jakarta dan beberapa kota besar lainnya di Indonesia. Di Cikarang, Jawa Barat, terdapat **Mal Lippo Cikarang**. Kelas menengah Indonesia yang jumlahnya terus bertambah, sering mengunjungi mal-mal.*

Banyak orang Indonesia pergi ke mal lebih untuk bersenang-senang dan mencari hiburan daripada untuk belanja. Bahkan, pada kenyataannya, bagi kebanyakan penduduk kota, mal sudah menjadi

SHOPPING TIME: People flock to Supermal Lippo Karawaci, which has an indoor playground that provides games and rides such as a jet coaster.

Many Indonesians go to malls for relaxation and entertainment rather than for shopping. In fact for most urban population, malls have become part and parcel of their lives. They shop, eat, and unwind in malls. Malls have become popular places to visit. Thus, a new culture - a mall culture - has emerged among Indonesians.

The Mall Culture is so prevailing that malls have become an attractive investment opportunities to businesspeople. The latest data issued by a leading property agent suggests that some 397,400 square meter floor space would be converted into shopping malls in Jakarta alone in 2002 and 2003 with investment value reaching billions of U.S. dollars. This will bring the total floor space of malls close to 1.6 million square meters in Jakarta alone.

Similar trend is also emerging in other big cities in Indonesia such as Surabaya in

bagian dari hidup mereka. Mereka berbelanja, makan, dan bersantai-santai di mal-mal. Dewasa ini, mal-mal telah menjadi tempat yang sangat populer untuk dikunjungi. Jadi, sebuah budaya - budaya mal - telah muncul di antara orang Indonesia.

Budaya mal ini begitu luas sehingga mal-mal sudah menjadi kesempatan untuk berinvestasi yang sangat menarik bagi usahawan. Data terakhir yang dikeluarkan oleh satu perusahaan properti terkemuka di Jakarta menyebutkan bahwa sekitar 397,400 meter persegi akan dikonversikan menjadi mal di Jakarta tahun 2002 dan 2003 dengan nilai investasi mencapai milyar dolar Amerika. Bila hal ini terjadi, maka jumlah wilayah yang berubah menjadi mal akan menjadi 1,6 juta meter persegi untuk Jakarta saja.

Kecenderungan yang sama juga muncul di kota-kota besar Indonesia lainnya seperti Surabaya di Jawa Timur, Semarang di Jawa Tengah, Bandung di Jawa Barat, Medan di Sumatera Utara, Makassar di Sulawesi Selatan serta Denpasar dan Kuta di Bali.

Setidak-tidaknya ada enam mal baru yang selesai dibangun tahun 2003. Keenamnya adalah Plaza Semanggi, Senayan Sports Trade Center, Senayan City, Senayan ITC Mangga Dua, Sportsmall, dan Kelapa Gading Mal tahap II. Yang pasti, keberadaan mal-mal ini akan

Keistimewaan yang Anda peroleh dari Kartu Kredit Niaga Visa/MasterCard :

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Setiap pembelian tiket pesawat atau barang dengan Kartu Kredit Niaga Visa/MasterCard, Anda akan terlindungi asuransi perlindungan perjalanan dan asuransi pembelian barang.

Dapatkan aplikasi Kartu Kredit Niaga Visa/MasterCard di setiap cabang Bank Niaga atau hubungi :

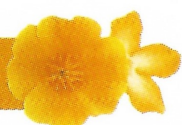
East Java, Semarang in Central Java, Bandung in West Java, Medan in North Sumatra, and Makassar in South Sulawesi.

At least six new malls will finish construction by 2003 and these are the Semanggi Plaza, Senayan Sports Trade Center, Senayan City, Senayan ITC Mangga Dua, Sportsmall, and Kelapa Gading Mall Phase II. Their presence will undoubtedly toughen competition among mall operators, but for mall-craze population it only means more choices. Big names like **Plaza Senayan**, **Kelapa Gading Mal**, **Mal Taman Anggrek**, **Pondok Indah Mal**, and **Supermal Lippo Karawaci** which are very popular among expatriates and local people as well, ought to work extra hard to maintain their lead.

Mal Artha Gading in Kelapa Gading, North Jakarta is the first theme upscale shopping centre in Indonesia. Strategically located along the Tanjung Priok-Ancol-Cawang toll road, Mal Artha Gading boasts of an easy access for visitors. Dubbed as a 'Silk Route Theme

memperketat persaingan di antara pengelola mal. Bagi masyarakat umum, keberadaan banyak mal berarti banyak pilihan. Mal-mal terkenal seperti ***Plaza Senayan****,* ***Kelapa Gading Mal****,* ***Mal Taman Anggrek****,* ***Mal Pondok Indah****, dan* ***Supermall Lippo Karawaci*** *yang sangat terkenal di antara orang asing dan penduduk setempat, harus bekerja lebih keras lagi untuk mempertahankan posisi mereka.*

Pusat Perbelanjaan ***MAL ARTHA GADING*** *di kawasan pemukiman elit Kelapa Gading Jakarta Utara, yang juga dilengkapi dengan Kavling dan Rukan ini merupakan MAL TEMATIK TERMEGAH PERTAMA di Indonesia. Letaknya sangat strategis, yakni di sisi Tol Tanjung Priok/Ancol - Cawang sehingga memudahkan siapa saja untuk mengunjungi Pusat Perbelanjaan ini. Mengenai konsep MAL TEMATIK "JALUR SUTRA",* ***MAL ARTHA GADING*** *merangkai Nuansa Etnik dari berbagai bangsa dengan menghadirkan 7 Pesona Atrium yakni :* ***ATRIUM NUSANTARA****,* ***ATRIUM***

Mal Taman Anggrek, which houses an ice-skating rink, is very popular among expatriates and local people as well.

Metro Department Store of Singapore sells branded imported goods at competitive prices.

Mall', Mal Artha Gading puts together ethnic nuances from numerous countries in various atriums such as Nusantara Atrium, Italian Atrium, France Atrium, Chinese Atrium, Indian Atrium, Persian Atrium, and Millennium Atrium, where visitors would immediately enjoy the splendid halls.

A combination of low rental fees and booming mall business proves to have also attracted a number of foreign retail outlets such as **Metro** of Singapore, **Sogo** of Japan, and **Marks and Spencer** of United Kingdom. They are all selling branded imported goods at competitive prices not only in Jakarta but also in other big cities in Indonesia.

Malls are here to stay! They have changed the lives and lifestyle of millions of Indonesians and have created for them a new culture - the mall culture. The economic crisis that has been plaguing the country since 1997 has failed to stem Indonesians from flocking to malls. And with the mushrooming of shopping malls in Jakarta and other big cities in Indonesia, the country is well on course to becoming a major retail centre of member countries of the Association of Southeast Asian Nations (ASEAN).

***ITALIA**, **ATRIUM PERANCIS**, **ATRIUM CINA**, **ATRIUM INDIA**, **ATRIUM PERSIA** dan **ATRIUM MILLENIUM** yang merupakan Main Hall yang megah.*

Karena harga sewa yang rendah dan bisnis mal yang semakin berkembang telah menarik beberapa perusahaan eceran terkemuka seperti Metro dari Singapore, Sogo dari Jepang, dan Mark and Spencer dari Inggris untuk membuka outlet mereka di Indonesia. Mereka menjual barang-barang bermerek yang diimpor dengan harga yang terjangkau bukan hanya di Jakarta tetapi juga di kota-kota besar lainnya di Indonesia.

Mal-mal telah dibangun dan akan tetap menjadi bagian dari hidup kita. Keberadaan mereka telah mengubah hidup dan gaya hidup berjuta-juta orang Indonesia dan telah menciptakan budaya baru yaitu budaya mal. Krisis ekonomi yang melanda Indonesia sejak tahun 1997 gagal mencegah orang Indonesia untuk berbondong-bondong ke mal-mal. Dengan menjamurnya mal-mal di Jakarta dan di kota-kota besar lainnya, maka Indonesia sudah pasti akan menjadi pusat retailer besar di antara anggota Asosiasi Negara-Negara Asia Tenggara (ASEAN).

one-stop shopping

Belanja Satu Atap

THE PAST decade has seen massive development in retail supermarkets and hypermarkets throughout large cities in Indonesia. Shoppers in Jakarta and other big cities have many choices in which to shop from.

Before the development of modern supermarkets and hypermarkets, food was mainly sold through local traditional markets or from carts that were peddled around neighborhoods. That situation is very much a thing of the past as the capital now boasts of numerous supermarkets and hypermarkets.

The largest national supermarket chain in Indonesia is **Hero**, which has several stores that cater to its foreign customers. Most major malls in Jakarta have a Hero supermarket on the premises which is very convenient. Hero uses 'Think Fresh' as its

SELAMA SATU dekade terakhir, supermarket dan hypermarket berkembang sangat pesat di Jakarta dan kota-kota besar di Indonesia. Itu berarti, orang-orang yang mau belanja di Jakarta dan kota-kota besar lainnya mempunyai banyak pilihan.

Sebelum supermarket dan hypermarket berkembang, barang-barang kebutuhan dapur dijual di pasar tradisional dan dengan gerobak yang didorong ke kampung dan perumahan. Situasi seperti itu sudah menjadi masa lalu. Jakarta, sebagai ibukota negara, telah memiliki banyak supermarket dan hypermarket.

Jaringan supermarket nasional terbesar di Indonesia adalah **Hero**. *Hero mempunyai beberapa tempat khusus untuk pelanggan orang asing. Hero bisa ditemukan di kebanyakan mal besar di Jakarta dan kota-kota besar lainnya.*

BOOMING BUSINESS: Customers shop and browse at Club Store, an independent retail outlet in Indonesia which was originally a franchise of Price Smart from the US.

slogan and has a special warehouse to handle perishable items.

In Jakarta, there are also many chains of **Sogo Supermarket**, **Goro**, **Tops** and **Golden Truly**.

Jakarta is also a home to a number of hypermarkets which include **Carrefour**, the world's second largest retailer; the Dutch-owned **Makro** and the **Club Store**. At **Carrefour**, seafood are displayed on ice-layered tables instead of behind display counters.

Most supermarkets and hypermarkets in the capital offer a selection of local and imported foodstuff such as canned goods, fruits, vegetables, fresh milk, dairy products, meat, household and cleaning items. Full service stores have baggers, but they only utilize plastic bags or recycled boxes. Shoppers can ask the baggers to assist them to take their groceries to their car and some give them a small tip like 1,000 rupiah as a sign of gratitude.

There are deposit counters in almost all supermarkets and hypermarkets in Jakarta. Shoppers are not allowed to bring bags from outside into the store premises. They must deposit their belongings at a counter near the entrance, where their things are safely kept until they leave. Shoppers are given a tag with a number when they drop off their belongings and they surrender this tag to reclaim their goods upon departing.

In some stores, small distributors open counters within the premises. When

Di Jakarta, juga ada beberapa jaringan lainnya seperti ***Sogo Supermarket***, ***Goro***, ***Tops***, *dan* ***Golden Truly***.

Jakarta juga mempunyai hypermarket seperti ***Carrefour***, *retailer kedua terbesar di dunia,* ***Makro***, *dan* ***Club Store***.

Kebanyakan supermarket dan hypermarket di Jakarta menyediakan makanan lokal dan import seperti makanan kaleng, buah-buahan, sayur-sayuran, susu segar, produk-produk susu, daging, dan barang-barang rumah tangga. Toko-toko dengan purna servis kebanyakan menyediakan baggers. Mereka menggunakan tas plastik atau kotak-kotak daur ulang. Para pembelanja bisa meminta bantuan para baggers untuk membawa belanjaan mereka ke mobil dengan memberikan tip sepantasnya sebagai rasa terima kasih.

Hampir semua supermarket dan hypermarket di Jakarta mempunyai deposit counters. Para pengunjung tidak diperkenankan untuk membawa tas dari luar ke dalam toko, mereka harus menyimpan barang-barang mereka di

HEALTHY LIFE: Find everything you want for your family.

buying an item from them, you may be asked to wait until they write up a bill, locally called *nota,* listing the items and their prices. Take the nota to the cash register and pay for these items along with your other goods. The items may be given to you, with the nota attached, or you may have to retrieve them from the deposit counter after payment has been made.

Some fruits and vegetables are weighed by an employee and a label with price is affixed to the plastic bag.

Nowadays, people increasingly tend to combine shopping with entertainment and prefer to go shopping in supermarkets and hypermarkets equipped with a clean, safe and comfortable environment. That's why a number of supermarkets and hypermarkets are trying to create 'one-stop shopping' selling goods in greater variety at cheaper prices. Some have in-store cafes, with tempting meals to offer. Others offer additional services on their premises, including shoe repair, dry cleaning or pharmacy.

counter dekat tempat masuk. Barang-barang tersebut dijamin keamanannya oleh staff di sana. Ketika menyerahkan barang di tempat penitipan, pengunjung akan diberikan kartu nomor dan harus menunjukkan kartu tersebut pada saat mengambil titipan mereka.

Di beberapa toko, distributor kecil membuka counter di dalam toko tersebut. Bila Anda membeli barang dari mereka, mungkin Anda akan diminta untuk menunggu mereka menulis kwitansi atau yang disebut nota yang menunjukkan jenis barang dan harganya. Ambillah nota tersebut dan bayar di kasir bersama dengan barang-barang belanjaan lainnya, atau dapat juga diambil di tempat penitipan sesudah membayar barang tersebut.

Untuk membeli buah-buahan dan sayur-sayuran biasanya harus ditimbang terlebih dahulu baru kemudian ditempel stiker harga oleh pelayan toko.

Dewasa ini, orang semakin cenderung menggabungkan shopping dengan hiburan dan lebih menyukai belanja di supermarket dan hypermarket yang dilengkapi dengan lingkungan yang bersih, aman, dan menyenangkan. Karena itu, beberapa supermarket dan hypermarket mencoba menciptakan "one-stop shopping" dengan menjual beraneka ragam dengan harga lebih murah. Beberapa supermarket dan hypermarket mempunyai cafÈ di dalamnya dengan makanan yang menggoda. Yang lain menyediakan pelayanan tambahan seperti tempat perbaikan sepatu, binatu, dan toko obat.

People nowadays prefer to shop in supermarkets and hypermarkets equipped with a clean, safe and comfortable environment.

MONEY ORDER

Layanan transfer uang tunai dari Kartu Kredit Niaga Visa/MasterCard Anda ke tabungan /giro Bank Niaga atau tabungan bank lain.

Hanya dengan mengirim permohonan "Money Order" melalui faksimili, transfer uang tunai akan diproses secara ***cepat***.

Sangat ***mudah*** dan ***nyaman***, karena Anda tidak perlu ke bank.

Segera ajukan aplikasi Kartu Kredit Anda !

Untuk informasi hubungi:

Keeping Fit

Tetap Bugar & Sehat

THERE ARE plenty of beauty salons in Jakarta, most of which are 'unisex.' First class hotels and big shopping malls house salons and barbershops, which offer other services such as massages.

If you want a hair cut, you can visit popular salons like those of the **Rudy Hardisuwarno** and **Johnny Andrean** chains.

If you are in need of imported beauty products, you can get what you want from Plaza Indonesia and Plaza Senayan and other major shopping malls in the city. **Martha Tilaar** also has a collection of traditional beauty products called Sari Ayu which are well-known here.

In Jakarta, there are many chains of **The Body Shop**, **Shop-In**, **Guardian Pharmacy**, and **Century-Health Care** which sell all kinds of beauty products

SALON KECANTIKAN bertebaran di Jakarta. Banyak dari mereka melayani pelanggan pria dan wanita. Hotel-hotel kelas satu dan mal-mal besar juga mempunyai salon-salon dan tempat cukur rambut, yang memberikan pelayanan lain seperti pijat, manikur-pedikur, dan tata rias.

*Jika Anda ingin memotong rambut, kunjungilah salon-salon yang banyak diminati masyarakat seperti jaringan salon **Rudy Hardisuwarno** dan **Johnny Andrean**.*

*Bagi Anda yang membutuhkan produk kecantikan impor, Anda bisa menemukannya di Plaza Indonesia dan Plaza Senayan dan mal-mal serta tempat perbelanjaan lainnya yang ada di Jakarta. **Martha Tilaar** juga mempuyai koleksi produk tradisional Sari Ayu yang sangat terkenal itu.*

HEALTHY LIFESTYLE: Exercise and have fun at Grande Bodylife Fitness and Spa, which is conveniently located in the Pasaraya entertainment centre in Blok M, South Jakarta.

ranging from skin care, toiletries and hair care, deodorants to cosmetics.

There are also a number of fitness centres in Jakarta which you can visit. Big hotels like **Hilton**, **Grand Hyatt**, and **Borobudur** have their own fitness centres and in these fitness centres, there are saunas, whirlpools and massage possibilities.

There are also excellent fitness centres in the member-only clubs like the **Mercantile Club** in Lippo Plaza, the **Mercantile Athletic Club** in the World Trade Centre building and the **Financial Club** in the Bank Niaga Building, all of which are located on Jalan Jenderal Sudirman.

In South Jakarta, the **International Sports Club of Indonesia** has excellent sports facilities and is very popular among residents of Jakarta.

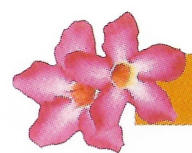
Spa treatment centres are also mushrooming in Indonesia as they have become an effective way to restore energy

*Di Jakarta terdapat banyak jaringan The **Body Shop**, **Shop-In**, **Guardian Pharmacy** dan **Century-Health Care** yang menjual berbagai produk kecantikan mulai dari skin care, toiletries, perawatan rambut, deodoran , dan kosmetik.*

*Pusat kebugaran juga banyak tersebar di Jakarta. Hotel-hotel besar seperti **Hilton**, **Grand Hyatt**, dan **Borobudur** juga mempunyai pusat kebugaran di mana Anda bisa menikmati sauna, whirlpool, dan pijat.*

*Klub-klub yang khusus melayani anggota juga menawarkan pusat kebugaran yang sangat baik. Kalau anda anggota **Mercantile Club**, anda bisa pergi ke Lippo Plaza, **Mercantile Athletic Club** di World Trade Center, **Financial Club** di Bank Niaga Building, dan Jakarta American Club, semuanya ada di sepanjang Jl. Jenderal Sudirman.*

*Di Jakarta Selatan, **International Sports Club of Indonesia** mempunyai fasilitas olahraga yang sangat baik dan*

ON YOUR BIKE: Spinning bikes are a regular feature of fitness centres in Jakarta and other big cities in Indonesia.

Fitness centres offer excellent exercise facilities.

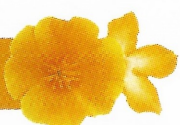
sangat populer di kalangan orang Jakarta, juga ada Quantum di Gedung Imperium, Kuningan.

Spa juga sedang menjamur di Indonesia. Spa sudah menjadi cara yang efektif untuk memulihkan tenaga dan menghilangkan stres sembari mempertahankan keseimbangan fisik dan mental.

Kunjungi salah satu spa di Indonesia jika anda ingin memanjakan diri dengan pijatan yang lembut, aromaterapi yang menyegarkan, atau ke Jacuzzi. Nikmati pijatan yang berasal dari istana-istana kerajaan. Spa menawarkan pengalaman tak terlupakan.

Sejak lama bangsa Indonesia terkenal dengan caranya untuk mempertahankan kesehatan dan kecantikan. Spa-spa di Indonesia dikembangkan berdasarkan konsep kecantikan yang menyeluruh, yang berasal dari kebijakan nenek moyang yang menaruh perhatian kecantikan jiwa dan raga untuk menciptakan kecantikan yang utuh. Banyak orang akan setuju bahwa kecantikan bukan hanya masalah

SHAPE-UP: Perfect your body shape at any of the country's numerous fitness centres.

ADVERTORIAL

THE LARGEST, MOST PERSONALLY DESIGNED WELLNESS CENTRE IN JAKARTA DEDICATED TO GIVE YOU ALL THE LATEST AND BEST IN THE WELLNESS INDUSTRY

DEDICATED TO LEAD THE INDUSTRY

In partnership with our members, we will provide programming, products, and services to enhance the richly textured experience of a healthy lifestyle that meets or exceeds our customer's expectations. Our primary measures of success are member satisfaction, low turnover, and a high number of referrals from existing members.

WE ARE HERE TO GIVE YOU WHAT YOU WANT

We believe that you as a client is adhering to our programs because you are devoted to what you are doing. Therefore we proudly claim that everything from programming to hiring personnel, to facility improvements is based on what you want.

OUR STRENGTH IS IN OUR SIZE AND COMMITMENT

As fare that the largest fitness and spa facility in South East Asia we are able to innovate and come up with better wellness methods, and programs, to help you achieve excellent wellness level safely, and professional.

To further ensure your convenience our location is at the newly developed and famous Pasaraya entertainment center. A one-stop shop for shopping, entertainment, we offer 2.000 parking lots, many reserved for your wellness club only, and with valet.

We offer you in short the ultimate wellness destination

We welcome you take advantage of your club, dedicated to give you what you want.
In our gym we offer around 100 units of Lifefitness free weight equipment, 46 units Cardiovascular equipment, 20 unit Spinning Bike, 12 unit Fitness Ball, and also 40 unit Step Reebok. For your other fitness preference, we provide around 400 m2 of aerobic space, which can be delivered into 3 different rooms, offering all kinds of classes, at any time of the day.

GRANDE BODYLIFE SPA, GIVING YOU TOTAL SOLUTION IN YOUR QUALITY OF LIFE

The Grande Bodylife Spa is the only and the best executive wellness center that committed to providing the customer a unique and authentic experiences of health, fitness and beauty treatment with holistic approach as a combination of eastern traditional therapy meet western technology. 1.500 m2 luxurious facilities in an exotic ambiences, dedicated to pampering yourself as a large and luxury reflexology lounge with a unique design. eAnti aging concept newly developed in the USA and brought to Indonesia, offering personally designed, 100% naturally, vitamins pushing back the biological age.

Hair and beauty salon, taking care of your special needs in a most professional way conveniently located.

Kids station were your kids will love to spend their time while you are enjoying your fitness or spa treatments, Sport Bar for your healthy life during your break.

IN OTHER WORDS YOUR ULTIMATE WELLNESS DESTINATION

Share with us your goal to obtain the ultimate you in wellness. Let this concepts be a part of your life, and routine and we know you will be satisfied. Let us improve the way you work, play, live and grow.

Grande BODYLIFE
EXECUTIVE WELLNESS CENTER
Pasaraya Grande Gedung Theater 8th Floor
Jl. Iskandarsyah II No. 2 Jakarta 12160 Telp. 021-726 3425 Fax. 021-726 4425

Indonesia is famous for maintaining health and beauty based on holistic approach.

and to wipe out stress while maintaining both physical and mental balance.

Slip into one of the country's spas if you want to treat yourself with a soothing massage, refreshing **aromatherapy treatment**, or a dip into a steaming **Jacuzzi**. Enjoy the treatment which started in the royal palaces and have a once-in-a-lifetime experience.

Indonesia is famous for maintaining health and beauty. Spas in Indonesia are based on the concept of total beauty, which originates from the primeval wisdom that looks at aspects of inner and outer beauty to

penampilan tetapi juga kecantikan hati. Inilah yang dinamakan holistic approach terhadap kecantikan. Kecantikan jiwa dicapai melalui bio-energy exercises, meditasi, memakai obat herbal, dan aromaterapi. Kecantikan di luar atau fisik dicapai melalui perawatan mulai dari kepala sampai ke ujung kaki, termasuk perawatan rambut, perawatan badan yang menyeluruh seperti mandi herbal dan pijat, manikur-pedikur, dan perawatan wajah.

Banyak spa di Indonesia tidak hanya menawarkan perawatan tubuh, tetapi juga menyediakan tempat menginap dengan suasana alam. Terdapat sekitar 200 spa terpencar di seluruh penjuru Indonesia. Perawatan spa Indonesia yang paling terkenal adalah traditional massage atau aromatherapy. Massage Indonesia menggunakan ramuan tradisional seperti luluran. Tujuan dari massage ini adalah untuk membuat kulit bersih, cerah, dan tampak segar.

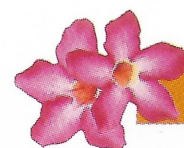
Secara umum, perawatan spa di Indonesia menyediakan minuman tradisional terbuat dari herbs dan akar-akaran, yang dikenal sebagai jamu.

create total beauty. Most people would agree that beauty is not just a matter of outer looks but also inner beauty. This is usually referred to as the holistic approach to looking at inner beauty. The inner beauty is achieved through bio-energy exercises, meditation, taking herbal medicines, and aromatherapy treatment. The outer beauty is attained through head-to-toe treatment, including hair treatment; whole body treatment which includes herbal bath and massage; manicure and pedicure; and facial.

Many spas in Indonesia do not offer the body treatment only, but combine it with excellent accommodation of nature setting. There are more than 200 spas scattered across Indonesia. The most popular Indonesian spa treatment is traditional massage or aromatherapy. Indonesian massage uses traditional herbal cosmetics such as *luluran*. The purpose of this type of massage is to lighten the skin and make it look much fresher.

Generally, Indonesian spa treatments provide traditional drinks made of herbs

Work out and stay fit.

Indonesia's spas offer traditional health and beauty treatments.

and roots, locally known as *jamu*. Most Indonesians believe that jamu is a powerful remedy to alleviate light ailments such as fatigue, headaches, aching bones or chills.

Banyak orang percaya bahwa jamu adalah obat yang sangat manjur untuk menghilangkan sakit-sakit ringan seperti kecapaian, sakit kepala, pegal dan linu.

DE-STRESS: Indonesian massage uses traditional herbal cosmetics.

As the capital of Indonesia, Jakarta offers the full range of traditional health and beauty treatments. One popular spa is the **Kemang Day Spa** located in South Jakarta which offers a range of soothing and relaxing specialties including body massage. It also offers the scalp treatment, which is good for hair loss, dandruff, prematurely gray or damaged hair. Kemang Day Spa's aromatherapy treatment, applied with sweet almond and rich cream to the shoulder and back, hand and foot massage, including reflexology is an enjoyable way to relax while revitalizing your hair and scalp.

Another famous health and beauty centre is the **Taman Sari Royal Heritage Spa** in Central Jakarta which features state of the art facilities and warm professional services, with an array of traditional herbs and unique treatments.

Many hotels in Jakarta also offer free spa with their own tailor-made treatments to attract more customers.

Sebagai Ibukota negara, Jakarta menawarkan berbagai perawatan kesegaran dan kecantikan tradisional. Salah satu spa yang sangat populer adalah ***Kemang Day Spa*** *di Jakarta Selatan yang menawarkan kekhususan yang menyegarkan dan membuat rileks termasuk body massage. Kemang Day Spa juga menawarkan perawatan kulit kepala yang sangat bagus untuk mencegah kerontokan rambut, ketombe, rambut putih, atau rambut rusak. Perawatan aromatherapy dari Kemang Day Spa, yang menggunakan sweet almond dan rich cream pada pundak dan punggung, tangan dan kaki, termasuk refleksiologi, adalah cara yang menyenangkan untuk rileks sembari menghidupkan kembali pertumbuhan rambut dan kesehatan kulit kepala.*

Pusat kesehatan dan kecantikan yang terkenal lain termasuk ***Taman Sari Royal Heritage Spa*** *di Jakarta Pusat dengan ciri khas fasilitas dan pelayanan profesional dengan bermacam-macam ramuan obat tradisional dan perawatan yang istimewa.*

Banyak hotel di Jakarta juga menawarkan spa gratis dengan perawatan yang dibuat sesuai keinginan pengunjung guna menarik banyak pelanggan.

BANK NIAGA
Akses Tanpa Batas

Hidup penuh warna dengan "kesaktian" baru Kartu Niaga Visa Electron
Cerminkan warna diri Anda dengan 9 pilihan disain

Hunt for Antiques

Berburu Barang Antik

IF YOU'RE a lover of batik and other traditional Indonesian handicrafts, Jakarta provides a lot of shopping places where you can find these attractive pieces.

Traditional Indonesian arts and handicrafts are popular as souvenirs and you can find them at **Sarinah Department Store** on Jalan Thamrin, **Pasaraya** on Blok M, **Plaza Atrium** on Jalan Senen Raya, and the numerous shops along Jalan Kemang Timur Raya in South Jakarta.

Batik has become high fashion in recent years so much so that some top Indonesian designers have opened shops in a number of malls. In Kebayoran Lama, there are several batik shops where you can watch the making of batik, which comes in a variety of colors and designs. Its cost can also vary depending on its quality and

JIKA ANDA seorang pecinta batik dan kerajinan tangan tradisional Indonesia, Jakarta menyediakan banyak tempat belanja di mana Anda bisa menemukan barang-barang menarik tersebut.

Kerajinan tangan dan seni tradisional Indonesia sangat populer sebagai cinderamata dan Anda bisa mendapatkannya di ***Sarinah Department Store*** *Jl. M.H. Thamrin,* ***Pasaraya*** *Blok M,* ***Plaza Atrium*** *di Jl. Senen Raya, dan banyak toko-toko sepanjang Jl. Kemang Raya Timur di Jakarta Selatan.*

Batik telah menjadi "high fashion" belakangan ini sampai sampai beberapa desainer terkenal Indonesia telah membuka butik di beberapa mal. Di Kebayoran Lama, terdapat beberapa toko batik di mana Anda sekaligus dapat menyaksikan proses

PRECIOUS GOODS: Items like these can be bought at Sarinah Department Store, which has a large variety of crafts and batiks from all over Indonesia.

intricacy of design and workmanship. Traditional batik is hand-made and batik-making is a painstaking process. The best batik comes from Cirebon, Yogyakarta and Solo, where the art of hand-painting batik or *batik tulis* is largely practiced.

For the brave and adventurous travellers, visiting Jakarta is not complete without going to **Pasar Tanah Abang**, where you can find real bargains for batiks and textiles.

If you're looking for the most extensive collection of antiques in the city, **Jalan Surabaya** is the best place to shop. Situated in the Menteng area, close to Taman Ismail Marzuki, it is full of bronze ware, old coins, 'Chinese' porcelains which are in fact from Central and West Java, east Indonesian textiles, terracotta, ceramics, leather puppets and all kinds of stuff. Alternative shopping places for antiques are **Jalan Kebun Sirih Timur Dalam** in the northwestern part of Menteng and **Jalan Majapahit**.

pembuatan batik dalam beragam warna dan desain. Harganya juga beragam tergantung kualitas dan kerumitan desain dan pengerjaannya. Batik tradisional biasanya buatan tangan dan proses pembuatan batik membutuhkan ketelitian yang sangat tinggi. Batik-batik berkualitas tinggi biasanya datang dari Cirebon di Jawa Barat, Yogyakarta, dan Solo di Jawa Tengah, di mana seni batik tulis tangan dibuat.

*Bagi Anda yang berani dan suka tantangan, mengunjungi Jakarta serasa belum sempurna kalau belum mengunjungi **Pasar Tanah Abang**, di mana Anda bisa mendapatkan batik dan bahan kain dengan harga murah.*

*Jika Anda mencari koleksi barang antik di Jakarta, **Jalan Surabaya** adalah tempat yang baik dan terkenal untuk belanja. Terletak di daerah Menteng, dekat Taman Ismail Marzuki, Jalan Surabaya penuh dengan benda-benda dari perak, uang lama, porselin Cina yang sebenarnya*

WIDE CHOICES: Jalan Surabaya has the most extensive collection of antiques.

Traditional batik is hand-made and batik-making is a painstaking process. Stamped, screen-printed and hand-printed batiks can be found in Indonesia's shopping malls.

When shopping for antiques, at least some basic knowledge is necessary. In several places, fake antiques are made and sold that are difficult to distinguish from the genuine ones.

For traditional style furniture, check out **Jalan Ciputat** and **Jalan Kemang Raya**, both in South Jakarta.

berasal dari Jawa Tengah dan Jawa Barat, kain-kain dari Indonesia bagian Timur, terracotta, keramik, dan segala macam barang. Pasar alternatif untuk barang antik adalah ***Jl. Kebun Sirih Timur Dalam*** *dan* ***Jalan Majapahit****.*

Ketika Anda membeli barang antik, beberapa pengetahuan dasar mengenai

In buying handicrafts outside malls, be ready to bargain for everything. Look around to get an idea of prices before making any offer. In a shop not located in malls, where prices aren't displayed, show your interest in an item, and the seller will state a price, normally up to two times as much as the expected prices. If you make a counteroffer, that means you're seriously interested in buying. Begin low and expect to meet the seller at least halfway. Having a good price is partly due to one's wit in bargaining.

For some unique wood crafts and souvenirs, venture into **Jalan Jaksa**, the little alley street that cuts through Jalan Wahid Hasyim. Discover also some extraordinary wood carvings, high quality furniture, paintings, exquisite silver work, rare gems and ceramics in small souvenir and art shops lining up Jakarta's busy streets.

barang antik sangatlah perlu. Di beberapa tempat, barang antik tiruan dibuat dan dijual serta sulit untuk membedakannya dari barang antik yang asli.

*Untuk furniture gaya tradisional, datanglah ke **Jalan Ciputat** dan **Jalan Kemang Raya**, keduanya terletak di Jakarta Selatan.*

Bila Anda membeli barang kerajinan tangan di luar mal, siap-siap untuk menawar. Periksa dan bandingkan dulu barang sejenis di toko sebelah sebelum menawar. Di toko yang tidak terletak di mal, di mana harga-harga barang tidak tertera di barang tersebut, tunjukkan keinginan Anda untuk membeli barang tertentu, dan penjual akan memberikan harga, biasanya sampai dua kali lipat dari harga normal. Kalau anda menawar, itu berarti Anda berminat untuk membeli barang tersebut. Mulailah menawar dengan harga rendah. Untuk dapat membeli dengan harga bagus sebenarnya tergantung keberanian untuk menawar.

*Untuk ukiran kayu dan cinderamata, kunjungi **Jalan Jaksa**, sebuah jalan kecil yang tembus ke Jalan Wahid Hasyim. Beberapa ukiran kayu yang indah, furniture bermutu tinggi, lukisan, barang-barang dari perak, gems, dan keramik terpampang di toko-toko kecil sepanjang jalan-jalan sibuk di kota Jakarta.*

NAME IT, YOU GOT IT: Many kinds of stuff can be found at Jalan Surabaya. If you're an artifact collector, Jalan Surabaya is a good place to visit.

Keeping in Touch

Tetap Menjalin Hubungan

MORE AND more telecommunications shops are opening in Jakarta as the number of consumers is increasing.

Telecommunications services in Indonesia are not yet at an acceptable level compared to other Asian countries. However, the country's telecommunications industry is growing, fueled by rising standard of living and increasing liberalization of company ownership and shareholding structure.

Indonesia's capital, Jakarta, along with Surabaya, the country's second largest city, have the greatest concentration of telephone lines, though still very low.

But since the introduction of **Global System for Mobile Communication** (GSM) in 1993, the number of cellular mobile subscribers has grown significantly. This is mainly due to the introduction of

TOKO-TOKO PERLENGKAPAN dan jasa telekomunikasi di Jakarta semakin bertambah seiring dengan bertambahnya pelanggan.

Memang pelayanan telekomunikasi di Indonesia belum mencapai level yang menggembirakan dibandingkan dengan negara-negara Asia lainnya, tetapi industri telekomunikasi di Indonesia terus berkembang, didorong oleh standar kehidupan yang semakin tinggi dan liberalisasi kepemilikan perusahaan dan struktur saham.

Ibukota Jakarta, bersama-sama dengan Surabaya, kota besar kedua di Indonesia, mempunyai konsentrasi telepon terbesar walaupun masih sangat rendah dibandingkan dengan potensinya.

*Sejak diperkenalkannya **Global System for Mobile Communications***

EASY TO FIND: Computer shops are mushrooming in Jakarta and other big cities in Indonesia.

Laptops on display.

Mangga Dua Mall, which is attached to Hotel Dusit Mangga Dua. Besides low-priced computers, you can also find there the latest models of laser printers, color inkjet printers and dot matrix printers, color flatbed and handheld scanners, LCD panels and video projectors.

Locally assembled PCs, which you can buy from any computer store at **Mangga Dua** or **Ratu Plaza**, are much cheaper than branded ones, but you really have to have a very good understanding of computers to ensure that you don't get cheated. Some computer stores tend to give you second-rated components. Don't hesitate to ask them to open the case for you to make sure that you get whatever you have paid.

*produk berkualitas tinggi seperti ini tersedia di penyalur resmi yang terkadang juga menyediakan solusi teknologi informasi. Ada banyak penyalur komputer resmi di tempat perbelanjaan di Jakarta, khususnya di **Plaza Ratu** di Jakarta Selatan, **Plaza Gajah Mada** di Jakarta Pusat, dan **Mangga Dua**.*

*Kunjungi juga **Plaza Orion** yang penuh dengan toko komputer perangkat keras komputer dan permainan komputer. Komponen komputer yang sulit dicari seperti kabel yang sangat panjang dan kabel dengan kombinasi konektor yang agak langka bisa didapatkan di sini.*

*Jika anda ingin memperbaiki dan membeli suku cadang notebook, anda bisa singgah di **Mal Mangga Dua**, yang bersebelahan dengan hotel Dusit Mangga Dua. Selain komputer murah, anda juga akan menjumpai model-model terakhir laser printer, color inkjet printers dan dot matrix printer, color flatbed dan handheld scanner, LCD panel dan video projector.*

*PC yang dirakit secara local, yang bisa dibeli di semua toko komputer di **Mangga Dua** atau **Plaza Ratu**, jauh lebih murah dibandingkan dengan komputer bermerek, tetapi anda harus benar-benar mengerti tentang komputer supaya anda tidak menyesal kemudian. Beberapa toko komputer cenderung memberikan komponen kelas dua. Jangan ragu-ragu meminta mereka untuk membuka kemasannya untuk memastikan bahwa anda mendapatkan apa yang anda beli atau bayar.*

flowers, flowers everywhere

Bunga Di mana-mana

ONE OF the oldest ways of expressing our emotions is through flowers. Every sentiment is expressed by these delicate blossoms and as we all know, flowers have a language and meaning of their own. Red roses, for instance, signify love; chrysanthemums, cheerfulness; carnation, fascination; daisies, innocence; and a bouquet of withered flowers, rejected love.

Flowers suit any occasion, be it birthday, graduation, wedding, or funeral. They make elegant gifts to anybody and are a perfect replica of human life. Every person can always be imaginative with flowers. You can arrange red and purple tulip with pink roses and caspeas in a ceramic vase, put yellow roses and baby's breath in a clear glass, or present red roses in a box. You can decorate your tables with flowers in small tumblers, make a simple floral pin or

SALAH SATU cara yang paling tua untuk mengungkapkan perasaan adalah dengan bunga. Setiap perasaan diungkapkan oleh bunga yang indah ini dan seperti kita tahu bersama bunga mempunyai bahasa dan arti tersendiri. Mawar merah, misalnya, berarti cinta; krisentenum untuk keceriaan; carnation untuk rasa kagum; daisies untuk kesucian; dan satu buket bunga layu berarti cinta yang ditolak.

Bunga cocok untuk semua kesempatan, apakah untuk hari ulang tahun, wisuda, pernikahan, atau pemakaman. Mereka bisa menjadi hadiah yang elegan kepada siapa saja dan replika sempurna dari kehidupan manusia. Setiap orang selalu bisa berimajinasi dengan bunga. Anda bisa merangkai tulip merah dan ungu dengan mawar merah hati dan caspeas di pot keramik, mawar kuning dan baby's breath

SEND ME FLOWERS: Flowers have a language and meaning of their own.

a tiara of fresh flowers, or keep dried bouquets in golden frames. You can also beautify your gift hampers for family and friends with flowers or create intricate flower designs with fresh coconut leaves as what most Balinese Hindus do.

In Indonesia, you can find numerous flowers. Many Indonesians grow flowers in their homes. **Heliconia**, **adenium desert roses** and **bougainvillea** are commonly found in the gardens and yards of many locals.

For many years now, Indonesia has been exporting and importing cut flowers. Every year, the demand for cut flowers in Indonesia grows as much as between 15

di gelas bening, atau memberikan hadiah mawar merah di kotak. Tentu anda juga bisa menghiasi meja anda dengan menyimpan bunga di gelas tupperware, atau pin bunga sederhana atau tiara dari bunga-bunga segar, atau menyimpan bunga kering di bingkai emas. Anda juga bisa menghias bungkusan hadiah untuk keluarga dan teman dengan bunga atau menciptakan karangan bunga yang indah dengan pucuk kelapa seperti apa yang kebanyakan orang Hindu di Bali lakukan.

Di Indonesia, anda bisa mendapatkan banyak sekali bunga. Banyak orang Indonesia menanam bunga di rumah mereka. ***Heliconia***, ***mawar adenium***,

Flowers fit any occasion, be it birthday, graduation, wedding or funeral.

Lovely flowers from Sarita Florist

and 20 percent. However, in terms of cut flower export, Indonesia's export value is still relatively smaller compared to its opportunity. Indonesia is too dependent on imported flower seeds. Aside from the Netherlands, Indonesia imports cut flowers from Thailand and Malaysia.

Of the different kinds of flowers, **roses**, **carnation**, **gerbera**, and **chrysanthemums** are most demanded by florists and flower shops in Indonesia.

Flower shops abound in Indonesia and if you want to express your sentiment with flowers, there are many flower shops in Jakarta to choose from. **Sarita Florist** is the best bet. Sarita Florist sells fresh and artificial colorful flowers.

So if you want to be natural in expressing your emotions, go for flowers.

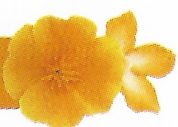
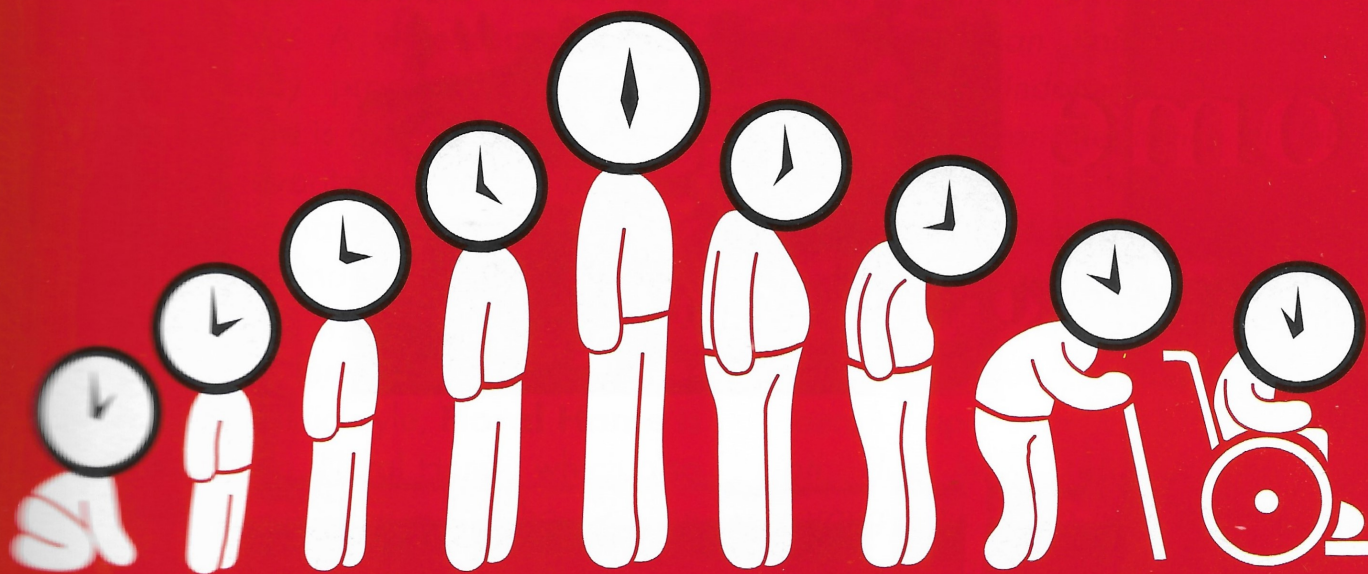
Creative flower design from Sarita Florist

dan ***bougainvillea*** *sering ditemukan di taman dan halaman rumah orang Indonesia.*

Untuk tahun-tahun sekarang, Indonesia mengimpor dan mengekspor bunga potong. Setiap tahun permintaan bunga potong di Indonesia tumbuh antara 15 dan 20 persen. Namun, nilai ekspor bunga potong masih lebih kecil dibandingkan dengan permintaan. Indonesia terlalu menggantungkan diri pada bibit bunga impor. Indonesia mengimpor bunga potong dari negara tetangga seperti Malaysia dan Thailand, selain itu juga dari Belanda.

Dari beraneka ragam bunga, ***mawar***, ***carnation***, ***gerbera***, *dan* ***krisentenum*** *adalah yang paling banyak diminati oleh perangkai dan toko bunga di Indonesia.*

Ada banyak toko bunga di Indonesia dan jika anda ingin mengungkapkan perasaan anda dengan bunga, ada banyak sekali toko bunga di Jakarta. Salah satunya adalah ***Sarita Florist*** *di Jakarta Selatan. Sarita Florist menjual bunga segar dan warna-warni bunga artifisial.*

Jadi kalau Anda ingin memberikan kesan alamiah dalam mengungkapkan perasaan anda, pilihlah bunga.

Jangan sampai tua di antrian !

Gunakan layanan NIAGA *Quick PAY*, cara nyaman bayar tagihan rutin

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Untuk informasi hubungi:

HOME SWEET HOME

Rumahku Istanaku

WHEN YOU buy a house or rent a condominium in Indonesia, you'll probably want to do something more to make it feel like it's truly yours. Whether you want to put elegant furniture, place carpets or install a Jacuzzi, you'll undoubtedly need a little help.

But you are fortunate as most shopping malls in Jakarta and other big cities in the country offer a wide range of goods and services to make interior designing trouble-free and within your means. Whether it is furniture, carpets or curtains, there are many shops here that provide customized interior design services.

For instance, **Aesthetics**, which is known for its modern yet simple furniture and home accessories, provides interior design consultants. All the furniture from Aesthetics combines imported fabric and

KETIKA ANDA membeli rumah atau menyewa kondominium di Indonesia, anda mungkin akan merancang sesuatu sehingga anda merasa bahwa rumah atau kondominium itu adalah betul-betul milik anda. Apakah anda ingin membeli furniture yang elegan, memasang karpet atau membuat Jacuzzi, anda pasti akan membutuhkan sedikit bantuan.

Tetapi anda beruntung karena kebanyakan mal-mal di Jakarta dan kota besar lain di Indonesia menyiapkan bermacam-macam barang dan pelayanan yang membuat desain interior menjadi lebih mudah dan dengan biaya yang terjangkau. Apakah itu furniture, karpet atau gorden, ada begitu banyak toko yang menyediakan interior design yang dibuat sesuai keinginan pelanggan.

Sebagai contoh, ***Aesthetics****, yang*

STYLISH: Beautify your home with these elegant pieces of furniture from Aesthetics.

high quality wood from Indonesia. In Jakarta, you can find Aesthetics at Tebet and Kemang.

Buying pieces of furniture in Indonesia is a piece of cake. A wide range of well-designed locally produced as well as imported furniture is available in Indonesia. From tropical favorites like rattan, bamboo, teak, and other hard woods, to antiques, you'll absolutely find what you need within your price range.

If you want furniture and accessories with a casual classic style, **Floral Home** is the place to shop. Floral Home, which also offers consultation services for choosing the color scheme and placement of accessories, has outlets at Plaza Senayan, Plaza Indonesia, Plaza Bintaro Jaya, and Mal Pondok Indah. At Floral Home, most of the furniture and accessories such as picture frames, clocks in various shapes, carpets and curtains are imported.

For you to be enlightened as to the kind of designs, fixtures, furnishings, and color scheme, you might want to visit **Jakarta Design Center** on Jalan Gatot Subroto.

If you're searching for carpets of good quality, you can find them at **PD Ricky's Carpets**. Carpets and rugs not only lend comfort to your home, but also enhance a room's ambience by complementing the existing décor and furniture, and bring to life an atmosphere of warmth, elegance, and grace.

When buying a carpet or rug, look out for the intricate motifs, clarity of

terkenal dengan furniture modern tetapi sederhana dan perlengkapan rumah lainnya, menyediakan konsultan interior design. Semua furniture dari Aesthetics menggabungkan kain impor dan kayu berkelas dari Indonesia. Di Jakarta, anda bisa menemukan Aesthetics di Tebet dan Kemang.

Membeli furniture di Indonesia sangatlah mudah. Beragam furniture yang diproduksi secara lokal dan yang diimpor tersedia di Indonesia mulai dari pilihan daerah tropis seperti rotan, bambu, kayu jati, dan kayu keras lainnya, sampai barang antik, anda pasti akan menemukan apa yang anda inginkan dengan harga yang terjangkau.

Jika anda ingin membeli furniture dan perlengkapan rumah dengan gaya klasik, ***Floral Home*** *adalah tempat untuk mencari. Floral Home, yang juga menyediakan jasa konsultan untuk warna dan penempatan perlengkapan rumah, mempunyai toko di Plaza Senayan, Plaza Indonesia, Plaza Bintaro Jaya, dan Mal Pondok Indah. Di Floral Home, kebanyakan furniture dan perlengkapan rumah lainnya*

Well-designed furniture from Aesthetics.

Aesthetics offers a wide range of goods and services to make interior designing trouble-free and within your means.

seperti bingkai foto, jam dalam berbagai bentuk, karpet, dan kain gorden impor.

Kalau Anda ingin mengetahui desain, fixture, dan furnishings serta kombinasi permainan warna, Anda bisa mengunjungi ***Jakarta Design Center*** *di Jalan Gatot Subroto.*

Jika Anda ingin mencari karpet berkualitas tinggi, Anda bisa menemukannya di ***PD Ricky's Carpet****. Karpet dan kain tidak hanya memberikan kenyamanan, tetapi juga meningkatkan ambiance dari ruangan dengan melengkapi dekor dan furniture yang ada, serta menyajikan suasana kehangatan dan elegan.*

Jika membeli karpet atau kain, carilah motif-motif yang indah, design yang jelas, serta kombinasi warna dan jenis material yang digunakan karena elemen-elemen seperti ini akan menunjukkan apakah barang itu berkualitas tinggi dan pada akhirnya akan menentukan harga. Sebagai contoh, karpet dan kain dengan motif bunga dan dedaunan akan lebih mahal dibandingkan dengan motif lain.

Karpet berkualitas tinggi akan kelihatan lebih bagus kalau dipakai. Karena itu penjual biasanya menganjurkan pembeli untuk berjalan di atasnya. Karpet yang indah dan eksotik sudah pasti mahal, tetapi ingat Anda membayar barang-barang berkualitas.

design, colour combination and the type of materials used since these elements will spell out whether the item is of high quality and will therefore also determine the price. For example, those carpets or rugs with vegetable dyes are more expensive.

A good quality carpet should look better with wear. That's why dealers encourage customers to walk on them. Beautiful and exotic carpets are costly. But bear in mind, you are paying for quality.

off we go

Ayo, Jalan-jalan

DROP BY any mall in downtown Jakarta and you would immediately notice the eminent presence of various entertainment facilities there. Indeed, malls in Jakarta and other big cities have rapidly become entertainment centers.

Leading the pack is **Cinema 21**, undoubtedly the biggest movie house chain in the country. Cinema 21 virtually controls theatres in malls and various shopping centres in Jakarta and other big cities in the country, so much so that its grip on the movie house chain borders monopoly.

Relatively new titles, both foreign and domestic movies, are found in Cinema 21, which boasts of an extensive network of air-conditioned movie houses in the Greater Jakarta area, mostly situated in malls and shopping centres. Most of these are 4 by 7 screen cinemas, while theatres located in

MAMPIR KE salah satu mal di ibukota dan Anda akan serta merta menyadari keberadaan berbagai fasilitas hiburan. Mal-mal di Jakarta dan kota besar lainnya memang cepat sekali berkembang menjadi pusat hiburan.

Yang terkemuka adalah ***Cinema 21****, jaringan bioskop terbesar di Indonesia. Cinema 21 mengontrol bioskop-bioskop di Jakarta dan daerah sekitarnya.*

Film-film yang baru, baik film asing maupun karya dalam negeri, diputar di Cinema 21, yang mengandalkan pada jaringan yang luas dan ruang bioskop berpendingin AC di Jakarta dan sekitarnya, yang kebanyakan di mal-mal dan pusat perbelanjaan. Kebanyakan layar bioskop ini berukuran 4 banding 7, keistimewaan lain bioskop di mal-mal yang dibangun baru-baru ini menggunakan sistem tata

BREAK TIME: Even the busiest people need a break and La Moda Cafe in upscale Plaza Indonesia is a good place to spend your time with friends.

newly-built malls feature a high-tech stereo sound system.

And if you prefer home entertainment to cinema, most malls have movie rentals in Laser Disc, Video Compact Disc, and Digital Video Disc formats.

Aside from movie houses, malls are also home to numerous amusement centres such as **Time Zone** and **Sega World**. You can find Time Zone and Sega World in a number of malls such as Mal Taman Anggrek in West Jakarta .

You can also unwind by playing billiards at the **Equator Billiard.**

Night life? Cafes, pubs, discos, nightclubs, and karaoke lounges are mushrooming in Jakarta and other big cities in the country. While some of these nightlife spots introduce happy hours, during which the prices of drinks are often cut to half of the normal price, between 7 p.m. and 9.p.m., others choose to have the happy hours at midnight.

Go bowling and put more fun in your life.

Love to Play Bowling?

While it is commonly said that the two preferred Indonesian pastimes are eating and shopping, sports has gained popularity in the country in the last few years. And one of these sports activities is bowling. Many Indonesians enjoy bowling exclusively as a recreation while others take bowling at heart.

suara berteknologi tinggi.

Dan apabila Anda lebih menyukai hiburan di rumah, beberapa tempat di mal-mal di Jakarta memiliki tempat untuk menyewa film dan bahkan membeli film. Baik dalam bentuk Laser Disc, bentuk Video Compact Disc (VCD), maupun Digital Video Disc (DVD).

Selain bioskop, mal-mal juga mempunyai berbagai amusement centres seperti ***Time Zone*** *dan* ***Sega World.*** *Anda juga bisa meluangkan waktu dengan bermain billiar di* ***Equator Billiard.***

Kehidupan malam? Café, pub, disko, klub malam, dan karaoke lounge sekarang menjamur di Jakarta dan kota besar lain di Indonesia. Beberapa dari tempat kehidupan malam ini memberlakukan "happy hours" antara jam tujuh dan sembilan malam, di mana harga minuman bisa turun sampai 50 persen dari harga biasa, beberapa tempat yang lain memberlakukan "happy hours" pada tengah malam.

Rindu Bermain Bowling

Sering kita dengar orang mengatakan bahwa dua kegiatan yang disukai orang Indonesia adalah makan dan belanja. Itu dulu! Olahraga mulai menjadi populer di negeri ini beberapa tahun belakangan ini. Salah satu olahraga yang mulai digemari adalah bowling. Banyak orang Indonesia

Bowling is an indoor sport using a ball between six and 16 pounds to knock down 10 pins set in a triangular array at the other end of the lane.

In Jakarta, there are a number of bowling centres with a capacity of approximately 100 lanes. Some of these bowling centres open as early as 9 a.m. and close between 12 midnight and 1 a.m.

If you need to de-stress after a long day, check out **Grand Bowling** in Supermal Lippo Karawaci in Tangerang, Banten which has 26 lanes and is fully computerized. You can also play at **Blok M Bowling Centre**, which has 24 lanes and is located inside the Blok M Mall in South Jakarta or at **Millennium Plaza Senayan** in Central Jakarta, which has 30 Brunswick synthetic lanes.

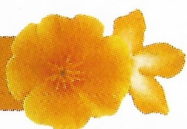
Try also the **Galeria Kodel Boling** or the **Jaya Ancol Bowling**, which are both located in North Jakarta and are of

menikmati bowling semata-mata hanya sebagai rekreasi, sementara yang lain bermain bowling dengan sangat serius.

Bowling adalah olahraga dalam ruangan menggunakan bola antara enam sampai 16 pon untuk menjatuhkan sepuluh anak bowling yang disusun segitiga pada ujung lajur.

Di Jakarta, ada beberapa pusat bowling dengan kapasitas keseluruhan sekitar 100 lajur. Beberapa pusat bowling sudah dibuka sejak jam sembilan pagi dan tutup antara jam 12 malam dan jam satu pagi hari.

*Jika anda ingin menghilangkan stres sesudah kerja keras sepanjang hari, datanglah ke **Grand Bowling** di Supermall Lippo Karawaci di Tangerang, Banten. Grand Bowling mempunyai 26 lajur dan seluruhnya menggunakan komputer. Anda juga bisa bermain bowling di **Blok M Bowling Centre**, yang*

SIGHTING: Planet Hollywood is one of the popular entertainment centres in Jakarta.

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Bank Niaga menghadirkan 5 fasilitas kredit **SPEKTAKULER** yang dapat mewujudkan semua impian dan kebutuhan Anda.

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Buktikan segera dengan permohonan kredit Anda melalui cabang **Bank Niaga** terdekat.

Untuk informasi hubungi:

FUN IN MOTION: Children and adults have fun at the Ice Skating Rink in Mal Taman Anggrek.

international standards and excellent condition. The **Galeria Kodel Boling** inside Mega Mal Pluit has 24 lanes and uses computerized scoring while the **Jaya Ancol Bowling** in Ancol has 40 lanes and also uses computerized scoring system.

You can also play bowling at **Goro Bowling Centre**, which has 18 wood Brunswick lanes and is situated inside the Goro Supermarket in Kelapa Gading, North Jakarta.

For family standards, go to **Kebayoran Bowling Centre** in South Jakarta or to **Manggala Bowling Centre** at Manggala Wana Bhakti Building in West Jakarta. Both use the manual scoring system and are of fair condition. The **Kebayoran Bowling Centre** has 20 lanes while the **Manggala Bowling Centre** has 12 lanes.

Luxury Theatres

If you're a movie enthusiast and want a cozy theatre, check out the **Multiplex Grande Pasaraya** at Pasaraya shopping mall or the **Premiere Theatre** at Plaza Senayan.

Both located in South Jakarta, Multiplex Grande Pasaraya and Premiere Theatre are

mempunyai 24 lajur dan terletak di dalam Blok M Mall di Jakarta Selatan, atau ***Millennium Plaza Senayan*** *di Jakarta Pusat, yang mempunyai 30 lajur sintetik Brunswik.*

Anda juga bisa datang ke ***Galeria Kodel Bowling*** *atau* ***Jaya Ancol Bowling****, dua-duanya di Jakarta Utara, berukuran internasional dan kondisinya sangat bagus.* ***Galeria Kodel Bowling****, yang terletak di dalam Mega Mal Pluit, mempunyai 24 lajur dan menggunakan pencatatan angka dengan komputer sementara* ***Jaya Ancol Bowling*** *di Ancol mempunyai 40 lajur.*

Atau kalau Anda suka, Anda bisa bermain bowling di ***Goro Bowling Centre*** *di Goro Supermarket Kelapa Gading, Goro Bowling Center mempunyai 18 lajur Brunswick dari kayu.*

Untuk standar keluarga, kunjungi

Enjoy the food and live music at La Moda Café in Plaza Indonesia.

Treat yourself, family and friends at Kemang Chinese Restaurant.

very different from any other cinema in the country. You don't have to stand in a long queue to purchase a ticket. You can also buy tickets one day in advance from Multiplex Grande Pasaraya and Premiere Theatre.

While waiting for a movie to be screened at Multiplex Grande Pasaraya and Premiere Theatre, you can sit in a lounge that is more stress-free than the waiting area of your ordinary multiplex. A number of foreign entertainment magazines are available for perusal.

If you want to eat, you can order some food or drink from their affable staff and you can enjoy munching in the lounge or inside the theatres. The prices of food and drinks at Multiplex Grande Pasaraya and Premiere Theatre are quite expensive but are not different to those at most cafes in the capital.

If you're tired of eating, you can wait inside the theatres and enjoy the comfortable reclining seats, fully equipped with footrests and which come with small tables.

Kebayoran Bowling Center *di Jakarta Selatan atau* ***Manggala Bowling Centre*** *di Gedung Manggala Wana Bhakti di Jakarta Barat. Keduanya menggunakan sistem pencatatan nilai secara manual dan ruangan ber-AC.* ***Kebayoran Bowling Centre*** *mempuyai 20 lajur sedangkan* ***Manggala Bowling Centre*** *12 lajur.*

Bioskop Mewah

Jika anda suka menonton film dan ingin mendapatkan teater yang nyaman, anda bisa mampir ke Multiplex Grande Pasaraya di mal Pasaraya atau Teater Premiere di Plaza Senayan.

Keduanya terletak di Jakarta Selatan, Multiplex Grande Pasaraya dan Teater Premiere sangat berbeda jauh dari teater-teater lain di Indonesia. Di bioskop ini, yang juga dikenal dengan MPX, anda tidak perlu mengantri untuk membeli tiket. Anda juga bisa membeli tiket sehari sebelumnya dari Multiplex Grande Pasaraya dan Teater Premiere.

Sambil menunggu film mulai diputar, anda bisa bersantai di lounge. Di lounge ini sudah pasti tidak membuat stress seperti di tempat tunggu teater pada umumnya. Beberapa majalah hiburan asing juga tersedia untuk anda di sini.

Jika anda ingin makan, anda bisa memesan makanan dan minuman lewatr pramuniaga dan anda bisa makan di lounge atau di dalam teater. Harga makanan dan minuman di Multiplex Grande Pasaraya dan Teater Premiere relatif sedikit lebih mahal tetapi tidak terlalu berbeda jauh dari café-café lainnya di Jakarta.

Apabila Anda tidak ingin makan atau minum, Anda dapat menunggu di dalam teater sambil menikmati tempat duduknya yang nyaman dengan sandaran kakinya, dan meja-meja kecil yang senantiasa tersedia.

Shop Till You Drop

Belanja Sepuasnya

SHOPPING MALLS in Jakarta are cornucopia of priceless finds and good buys. Show windows are a-glitter with displays of all that is fashionable and trendy in clothes, jewelry, watches, shoes, bags, accessories, perfumes, cosmetics, personal care and many others.

Jakarta features mall after mall of various types of clothes for both men and women. With textiles and garments being Indonesia's second largest export commodity, shoppers have lots of clothes stores to look through. Although many shops and stalls sell fake designer clothes, shoppers can also buy the real thing. Big department stores like **Metro** and **Sogo** offer expensive to affordable ready-to-wear European and American collections for men and women.

Metro in Pondok Indah Mall and

MAL-MAL di Jakarta berlimpahan dengan barang-barang berharga dan layak dibeli. Jendela pajangan penuh dengan yang fashionable dan trendy mulai dari pakaian, permata, jam, sepatu, tas, perhiasan, wangi-wangian, kosmetik, produk untuk pemeliharaan diri, dan masih banyak lagi.

Ibukota Jakarta menampilkan beragam pakaian untuk pria dan wanita di mal-mal. Dengan pakaian menjadi komoditas expor terbesar kedua, para pembelanja mempunyai banyak pilihan pakaian untuk dicari. Walaupun banyak toko menjual pakaian bermerek tiruan, pembelanja tetap bisa dengan mudah mendapatkan barang-barang bermerek yang asli. Toko besar seperti ***Metro*** *dan* ***Sogo*** *menawarkan koleksi Eropa dan Amerika untuk pria dan wanita.*

Metro *di Pondok Indah Mal dan*

GREAT BUYS: Indonesia's shopping malls have lots of things to offer from clothes, cosmetics, accessories, electrical goods to entertainment.

Pasaraya in Blok M offer various clothes by Indonesian designers, while **Sogo** at Plaza Indonesia and Plaza Senayan have branded and expensive goods such as **Viani Versace**, **Alfred Dunhill**, and **Hugo Boss**.

Individual boutiques of branded goods from Europe and the United States are also found in Jakarta. Plaza Indonesia and Plaza Senayan have many branded goods. If you want to buy high fashion goods, come to **Galeria Grand Hyatt** in Plaza Indonesia where you would be able to find **Bulgari** and **Cerruti Ladies** outlets. At Plaza Senayan, you can find high fashion clothes such as **D&G** and **Giorgio Armani**.

There are also plenty of factory outlets in Indonesia to choose from.

If you want casual clothes, you have a lot of choices at malls in Jakarta. Branded

Pasaraya di Blok M mempunyai banyak pakaian buatan desainer Indonesia,

names like **Levi's, Benetton, Calvin Klein,** and **Esprit** are easily found in big shopping centres like Plaza Indonesia, Mal Pondok Indah, Mal Kelapa Gading, Blok M, and Mal Taman Anggrek. At Plaza Indonesia, you can also locate **Giordano, Hammer, Krizia,** and **Lee Cooper** outlets.

And if you're looking for high quality women's underwear such as **Wacoal,** you can find it effortlessly at Plaza Indonesia, Mal Taman Anggrek, Plaza Senayan, and other shopping malls in Jakarta.

Jakarta also has a good selection of Muslim wear, known here as busana Muslim. You've got lots of choices at **Al-Fath.**

Indonesian clothes retailers, however, often do not stock large sizes, but tailors can be found anywhere in the city. Tailors and seamstresses at classy shopping malls such

sementara Sogo di Plaza Indonesia dan Plaza Senayan mempunyai barang-barang bermerek dan mahal seperti Giani Versace, Alfred Dunhill, dan Hugo Boss.

Butik individu barang-barang bermerek dari Eropa dan Amerika juga bisa ditemukan di mal-mal Jakarta. Plaza Indonesia dan Plaza Senayan mempunyai konsentrasi toko barang bermerek paling banyak. Jika anda ingin membeli barang yang high fashion, datanglah ke Galeria Grand Hyatt di Plaza Indonesia di mana anda akan menemukan Bulgari dan Cerutti Ladies. Di Plaza Senayan, juga ada pakaian high fashion seperti D&G dan Giorgio Armani.

Bila anda ingin berpakaian kasual, ada banyak outlet di mal-mal sehingga anda memiliki banyak pilihan. Nama-nama bermerek seperti ***Levi's, Benetton, Calvin Klein,*** *dan* ***Esprit*** *dengan mudah*

as Plaza Indonesia and Plaza Senayan make customers feel more secure, although at a higher price.

Dress is generally informal in Indonesia. However, the key rule of dress in the country is modesty. For men, a jacket and tie is regarded as appropriate when making official calls or non-formal occasions. You can follow local custom by wearing a long-sleeve batik shirt.

Shorts and beachwear are reserved for sports activities and on the beaches, and cleavage, as well as bare arms and thighs, will draw disapproving looks. Indonesia's hot and humid weather may seem to necessitate a minimum of clothes, but light fabrics such as cotton clothes should keep you well-dressed under the midday sun.

Jakarta has modern malls that are comparable to those in Hong Kong and Singapore.

Jakarta's long list of shopping malls will provide you with all your shopping needs.

bisa ditemukan di mal-mal dan tempat perbelanjaan besar seperti ***Pondok Indah Mal, Kelapa Gading Mal, Blok M,*** *dan* ***Mal Taman Anggrek.***

Dan bila Anda mencari pakaian dalam wanita berkualitas seperti ***Wacoal,*** *anda tidak akan kesulitan mencarinya di* ***Plaza Indonesia, Plaza Senayan, Mal Taman Anggrek,*** *dan mal-mal lainnya.*

Jakarta juga mempunyai banyak pilihan pakaian Muslim atau yang lebih dikenal sebagai busana Muslim, dan pilihan utama ada di ***Al-Fath.***

Terkadang, para pengecer pakaian Indonesia tidak mempunyai pakaian ukuran besar. Jangan cemas, karena tempat jahit pakaian ada di mana-mana di Jakarta. Tukang jahit di

EYE-CATCHING: If you're thinking of high fashion, try Bulgari.

mal-mal seperti **Plaza Indonesia** dan **Plaza Senayan** membuat pelanggan merasa nyaman dan puas, walaupun harus membayar lebih mahal.

Berpakaian pada umumnya tidak harus formal di Indonesia, namun sebagai aturan umum berpakaian di bangsa ini adalah modesti. Untuk laki-laki, jas dan dasi dianggap cocok ketika mengadakan kunjugan resmi atau kesempatan non-formal lainnya. Anda juga bisa mengikuti kebiasaan lokal yaitu mengenakan baju batik berlengan panjang.

Produk Kelas Atas

Untuk jam bermerek seperti **Rolex, Breitling, Guess,** dan **Omega,** anda tidak akan mengalami kesulitan dalam menemukan mereka di **Plaza Indonesia, Plaza Senayan, Mal Kelapa Gading** dan **Mal Taman Anggrek.**

Di **Plaza Senayan,** terdapat butik mewah khusus jam bernama **The Time Place,** di mana anda bisa menjumpai jam-jam ternama

You can buy all kinds of branded watches at The TIme Place.

Almost all shopping malls in Jakarta have independent jewelry stores. To look for exclusive collections, outlets like **Tiffany & Co.** at Plaza Indonesia is the place to go.

Independent watch stores are also available in many shopping malls in the city. If you're looking for a reliable yet affordable time piece, you can easily find them in most shopping malls in the capital.

High End Branded Goods

For luxury brand watches like **Rolex, Breitling, Guess,** and ***Omega,*** you won't have trouble finding them in big malls like Plaza Indonesia, Plaza Senayan, Mal Kelapa Gading and Mal Taman Anggrek.

At Plaza Senayan, there is a good shop called **The Time Place** where you can buy all kinds of branded watches such as **Baume & Mercier, Cartier, Christian**

Mont Blanc pens let you write with style.

HANDLE WITH CARE: Some of the attractive items that can be bought at Royal Selangor in Plaza Senayan.

*di dunia seperti **Rolex, Baume & Mercier, Cartier, Christian Dior, TAG Heuer, Piaget, Gucci** dan **Zenith** serta masih banyak lagi merk lainnya.*

*Untuk menemukan barang-barang bermerek seperti **Gianni Versace, Alfred Dunhill, Christian Dior, Gucci, Christian Lacroix, Kenzo Paris, YSL** dan **Hugo Boss,** tentu Anda tidak akan menemui kesulitan.*

Butik-butik barang fashion dari Eropa dan Amerika dapat juga ditemukan di Indonesia.

Dior, **TAG Heuer, Piaget,** Gucci and **Zenith**.

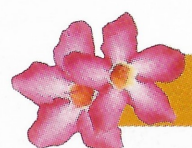
For more expensive designer clothes such as **Gianni Versace, Alfred Dunhill, Christian Dior, Gucci, Christian Lacroix, Kenzo Paris, YSL** and **Hugo Boss,** you can go to upmarket Plaza Indonesia and Plaza Senayan.

Drop by at Mont Blanc for fashionable items.

Individual boutiques of European and American designer clothes can also be found in Jakarta's shopping malls.

Plaza Indonesia and Plaza Senayan have the most concentrated designer stores. If you're thinking of high fashion, try Plaza Indonesia's **Galeria Grand Hyatt**, with stores like **Bvlgari, Cerutti Ladies, Dolce & Gabbana, Emanuel Ungaro** and **Tiffany & Co.** At Plaza Senayan, there are also high fashion wear from designers such as **Dolce & Gabbana, Givenchy, Guy Laroche,** and **Giorgio Armani.** And if you are looking for high quality pens such as **Mont Blanc**, you can find it effortlessly here.

Plaza Indonesia *dan* ***Plaza Senayan*** *mempunyai konsentrasi desainer yang terbanyak. Bila anda ingin membeli "high fashion products", datanglah ke* ***Plaza Indonesia's Galeria Grand Hyatt,*** *dengan butik seperti* ***Bvlgari, Cerutti Ladies, Dolce & Gabbana, Emanuel Ungaro*** *dan* ***Tiffany & Co.*** *Di Plaza Senayan, ada juga "high fashion wear" dari perancang seperti* ***Givenchy, Guy Laroche,*** *atau* ***Giorgio Armani.*** *Serta outlet* ***Mont Blanc****, yang sangat terkenal dengan produk pulpen dan pena berkualitas tinggi.*

You can buy all kinds of branded watches at The Time Place.

Kids' World

Dunia Anak

AT THEIR AGE, children must have fun. If we want them to be good, we must make them happy but not spoil them. And one of the ways to make them happy is providing them their needs - from clothes to toys.

In Indonesia, shopping malls do not only provide children with clothing or toys, but also entertainment. Mall operators often conduct special events for them and also provide them with a playground. For instance, **Supermal Lippo Karawaci** in Tangerang, Banten, has an indoor recreation park, Indonesia's first indoor amusement park, complete with a 400-metre long roller coaster ride.

Purchasing good quality clothing for children would not be a problem at all because almost all shopping malls in Jakarta and other big cities in Indonesia have children's stores. The only difficulty

DI INDONESIA, mal dan pusat perbelanjaan tidak hanya menyediakan pakaian atau mainan untuk anak-anak tetapi juga hiburan. Sering pengelola mal mengadakan acara-acara khusus untuk mereka dan menyediakan mereka tempat bermain. Misalnya, ***Supermal Lippo Karawaci*** *di Tangerang, Banten, memiliki taman rekreasi di dalam ruangan, taman hiburan dalam ruangan yang pertama di Indonesia, termasuk di dalamnya roller coaster sepanjang 400 meter.*

Pada usia anak-anak, mereka harus bersenang-senang. Bila kita ingin mereka taat dan patuh, kita harus membuat mereka gembira tetapi bukan berarti memanjakan mereka. Dan salah satu cara untuk menyenangkan anak-anak adalah memenuhi kebutuhan mereka - mulai dari pakaian sampai dengan mainan.

KIDDY PLACE: If you want to dress up your kids in style, shop at Metro.

would be choosing from too many quality products available. If you want to dress up your kids in chic style, shop at **Sogo** or at **Metro** in upscale Plaza Senayan.

Major retailers like **Matahari** also provide children's wear, including branded clothes such as **Barbie** and **Winnie the Pooh** at affordable prices. At **Matahari** in Mal Taman Anggrek, your children can do some creative artwork like drawing and painting for a reasonable price while you shop. So it's not a nightmare taking your children to do the weekly shopping. For

Shopping malls in Indonesia do not only provide children with clothing or toys, but also entertainment.

FUN IN GAMES: Shopping is fun at Toys City.

*Membeli pakaian berkualitas bagus untuk anak-anak sama sekali bukan menjadi masalah karena hampir semua mal di Jakarta dan kota besar lain di Indonesia memiliki toko khusus untuk anak-anak. Satu-satunya masalah adalah memilih dari sekian banyak barang berkualitas. Bila Anda ingin anak Anda mengenakan pakaian dengan gaya yang sedang trend, berbelanjalah di **Sogo** atau **Metro** Department Store.*

MARVELOUS TOYS: Find your favourite toys at Toys City.

some parents, bringing children are a nuisance in shopping malls as they touch everything and want the most expensive brands of chips and cola.

You also don't have to worry buying clothes for your newborn baby as there are a lot of shops selling all that you need for your newborn. In Indonesia, cotton clothes are the best for your children since they are

*Toko eceran besar seperti **Matahari** juga menyediakan pakaian anak-anak, termasuk barang-barang bermerek seperti **Barbie** dan **Winnie the Pooh** dengan harga terjangkau. Di Toko **Matahari** Mal Taman Anggrek, anak anda bisa menyalurkan kreatifitas dengan menggambar dan melukis dengan biaya yang cukup rendah. Jadi, membawa anak*

Good quality clothing for your children are readily available in Indonesia's shopping malls.

Finding the right toys for your kids is not a problem as most shopping malls have ample collection of toys.

cool and comfortable. Cotton fabrics allow some form of ventilation and absorb sweat easily. Children have sensitive skin and be sure to dress them comfortably so they won't suffer from heat rash.

untuk belanja tiap akhir pekan bukanlah suatu hal yang menakutkan. Untuk beberapa orangtua, membawa anak-anak ke mal-mal merupakan beban, karena mereka menyentuh semua barang atau mainan dan menginginkan makanan dan minuman yang mahal.

Anda juga jangan cemas dengan pakaian untuk bayi yang baru dilahirkan karena banyak toko-toko menjual semua yang Anda butuhkan. Di Indonesia, pakaian katun adalah yang terbaik untuk

DIFFERENT WORLDS: Children and adults at play

Finding the right shoes and toys for your children is also not a problem as most shopping malls in Jakarta house major shoe retailers like **Osk Kosh B' Gosh** and toy stores such as **Toys City,** which has good and ample collection of toys.

putra-putri anda karena dingin dan nyaman serta mudah menyerap keringat. Kulit anak-anak sangat sensitif dan pastikan mereka mengenakan pakaian yang cocok sehingga tidak menderita bintik-bintik karena kepanasan.

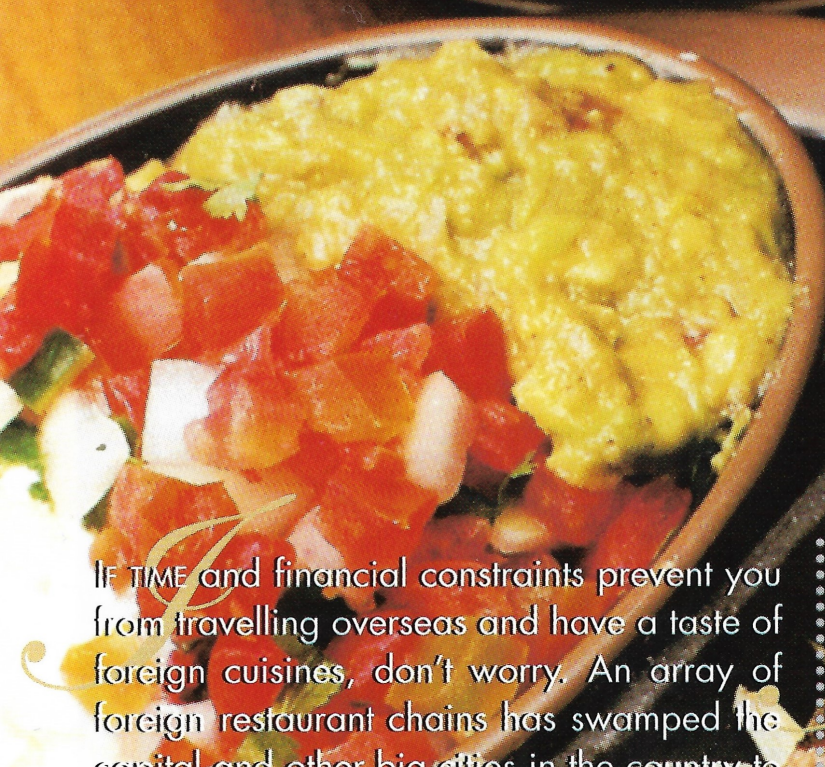
*Membeli sepatu dan mainan yang cocok juga bukan suatu masalah karena kebanyakan mal di Jakarta ditempati juga oleh toko eceran besar seperti **Osk Kosh B' Gosh** dan toko permainan seperti **Toys City,** yang mempunyai sangat banyak koleksi mainan.*

Yang Tak Mungkin, Ternyata Mungkin.

Dengan **Simpanan NIAGA PENDIDIKAN** buah hati Anda bisa jadi *Einstein Jr, Gandhi Jr, Leonardo da Vinci Jr, Beethoven Jr* atau jenius dunia lain di masa depan.

Siapkan dana pendidikan mereka sedini mungkin melalui **Simpanan NIAGA PENDIDIKAN**

Tersedia dalam Rp & US$

Untuk Informasi hubungi :

EAT AS MUCH AS YOU CAN

Makan Sepuasnya

IF TIME and financial constraints prevent you from travelling overseas and have a taste of foreign cuisines, don't worry. An array of foreign restaurant chains has swamped the capital and other big cities in the country to pamper you with a myriad of dishes at affordable prices.

Hundreds of foreign restaurant chains from virtually all continents are thriving in Indonesia. They include crowd-drawing fast-food outlets like **McDonalds** and **Kentucky Fried Chicken** to fancy-themed restaurants like **Planet Hollywood** and **Hard Rock Café**. Each of these restaurants offers unique specialties with the aim to woo the country's growing well-to-do families and expatriate communities.

For the public at large, the presence of those highly diverse cuisines means more

JIKA WAKTU dan kondisi keuangan menghalangi anda pergi keluar negeri dan mencicipi masakan luar negeri, jangan cemas. Jaringan-jaringan restoran internasional telah berlomba-lomba ke Jakarta dan kota besar lainnya di Indonesia untuk memanjakan anda dengan berpuluh-puluh menu dengan harga yang terjangkau.

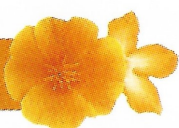
Ratusan jaringan hotel dari semua kontinen berkembang pesat di Indonesia termasuk fast foods seperti ***McDonald's*** *dan* ***Kentucky Fried Chicken*** *dan restoran tematis seperti* ***Planet Hollywood*** *dan* ***Hard Rock Caf'e.*** *Restoran-restoran ini mempunyai menu unik masing-masing dengan tujuan untuk menarik keluarga Indonesia dan komunitas orang asing.*

Bagi masyarakat umum, kehadiran restoran-restoran tersebut berarti semakin

LET'S EAT: Foreign restaurant chains have swamped Indonesia.

DINING OUT: Many foreign and local dishes are available at food courts.

gourmet choices, both in terms of culinary variety and price. Indeed, rapid economic growth in the 1980s and 1990s, which also boosted Indonesian people's purchasing power, had indeed made the country a fertile ground for virtually all restaurant chains to set up their outlets in Jakarta and other big cities in the country.

Western cuisine has become part of the Indonesian palate.

Some foreign restaurant chains that have long put up their outlets here include Italia's **Segafredo, Il Pusto, Prego,**

Fast-food chains are thriving in Indonesia.

Piacere Café, and **Olio D'Oliva Restaurant;** France's **Le Touche International Restaurant and Lounge, Brasserie French Restaurant, La Marmite Restaurant,** and **Chef's Table French Restaurant.** You can also find **Pain de France Bakery** in the capital. Restaurants from

banyak masakan pilihan, baik dari segi jenis makanan maupun harga. Memang, perkembangan ekonomi yang pesat tahun

1980an dan 1990an telah berhasil meningkatkan daya beli masyarakat, dan membuat Indonesia sebagai lahan yang subur untuk restoran luar negeri membuka outlet mereka di Indonesia.

Beberapa restoran dengan menu masakan Eropa yang telah ada di Indonesia antara lain restoran Italia

LET'S TOAST: Wine and dine at Indo Bistro.

other countries are also plenty in Jakarta and other big cities in Indonesia.

Savour the food at Chef's Table French Restaurant.

Segafredo, Il Pusto, Prego, Piacere Café, *dan* ***Olio D'Oliva Restaurant ;*** *restoran Perancis* ***Le Touche International Restaurant and Lounge, Brasserie French Restaurant, La Marmite Restaurant,*** *dan* ***Chef's Table French Restaurant*** *serta* ***Pain de France Bakery ;*** *restoran dengan menu citarasa Amerika Indobistro dan masih banyak lagi lainnya. Restoran dari berbagai dunia ada di Jakarta dan beberapa kota besar di Indonesia.*

Untuk menu masakan dalam negeri, masakan dari

Fast-food outlets are common in Indonesia..

seluruh Indonesia cukup terwakili di Shopping Malls. Restoran **Waroeng Kopi Indonesia** menyajikan salah satu masakan terbaik Indonesia yang telah berhasil memperoleh tempat di bisnis yang selalu penuh dengan persaingan ini, sementara restoran Indonesia lain **Pempek Pak Raden** menawarkan masakan dengan citra rasa Indonesia.

Coba juga masakan dari negara tetangga Cina di restoran **Wang Kee.** Dan kalau itu belum memuaskan citra rasa anda, masakan dari Thailand, yang juga anggota ASEAN, banyak di Jakarta dan kota besar lain di Indonesia. Dan masih banyak lagi restoran India, Jepang, dan Korea dapat dengan mudah ditemukan di Jakarta.

For home-grown cuisine, dishes from around the country are well represented in malls and other big shopping centres. **Waroeng Kopi Indonesia Restaurant** and **Pempek Pak Raden** offer Indonesian dishes that have found their niche in the ever-competitive food industry.

Try also dishes from fellow Asian country China with its **Wang Kee Restaurant.** If that still does not satisfy your palate, dishes from Thailand, a fellow member of the Association of Southeast Asian Nations (ASEAN), abound in Jakarta and other big cities in the country. Or still, Indian, Japanese, and Korean restaurants are easily found in the capital.

Hooked on Hobbies

Mengembangkan Hobi

ARE YOU a hobbyist? Are you searching for radio control airplanes, helicopters, trucks and cars? Are you devoted to the building, collecting and showing of model cars? Are you interested in building a model railroad? Or do you enjoy the art of model shipbuilding?

If you are, there are a lot of hobby shops in Jakarta's shopping malls and a number of them carry different types of slot cars, rockets, telescopes, radio control, trains, games, static models, airplanes, boats, trucks, and science and educational products.

Visit **Anthony's Hobby Shop** in Plaza Senayan and there you can find your need of collecting favorite stuff. **Anthony's Hobby Shop** has plenty of items in stock that you can choose from. You can also drop by at **Xtreme R/C Enthusiasts &**

ANDA SEORANG yang mempunyai hobi tertentu? Apakah anda sedang mencari pesawat-pesawat terbang yang dikontrol melalui radio, helikopter, truk, atau mobil? Apakah anda sangat gemar membuat, mengoleksi, dan memamerkan model-model mobil? Apakah anda tertarik untuk membangun sebuah model kereta api? Atau, apakah anda menikmati seni dari bentuk konstruksi kapal?

Jika benar, terdapat banyak sekali toko-toko penunjang hobi di mal-mal Jakarta dan beberapa dari mereka menyediakan bermacam-macam mobil, roket, teleskop, radio kontrol, kereta api, mainan, model-model statis, kapal terbang, kapal laut, truk-truk, dan peralatan pendidikan lainnya.

*Kunjungilah **Anthony's Hobby Shop** di Plaza Senayan, di mana anda akan merasa perlu mengoleksi item-item kecil.*

WORLD OF MAKE-BELIEVE: There are a number of hobby shops in Jakarta's shopping malls.

TELL ME THE DIFFERENCE: Some hobby shops in Jakarta offer a wide variety of items that look genuine.

Hobby Shop located in the ground floor of Puri Indah Mal in West Jakarta.

You can also go to **Hammy Hobby Shop** in **Mal Kelapa Gading, D& M Hobby Kit Shop** in Plaza Senayan, or to the retail outlets of **Toys 'R' Us,** the world's largest toy store, in Mal Pondok Indah, Mal Puri Indah, Supermal Lippo Karawaci and Pasaraya Blok M.

Peter & Partner Hobby Shop, which also sells aircraft models aside from cars and has an effective and fast Special Order System, and **Citadel Hobby,** both in Mal Taman Anggrek are also nice places to shop.

New releases arrive almost daily in most hobby shops in the capital and you've got wide and varied choices.

NO AGE LIMIT: Even adults are also tempted to own these toys.

***Anthony's Hobby Shop** mempunyai banyak barang untuk dipilih. Anda juga punya pilihan di Xtreme R/C Enthusiasts & toko-toko hobi di Puri Indah Mal di Jakarta Barat.*

*Anda bisa singgah di **Hammy Hobby Shop** di **Mal Kelapa Gading, D & M Hobby Kit Shop** di Plaza Senayan atau toko mainan ternama seperti **Toys City,** yang terdapat di Mal Pondok Indah, Bintaro Plaza, Mal Puri Indah, Citraland, Slipi Jaya, dan tempat-tempat lain di kota-kota besar di Indonesia.*

***Peter & Partner Hobby Shop**, yang juga menjual model-model pesawat selain mobil, memiliki Sistem Pesan Spesial, serta **Citadel Hobby,** keduanya di Mal Taman Anggrek adalah tempat yang baik untuk belanja.*

Model-model terbaru muncul hampir setiap hari di toko-toko hobi di Ibukota.

Bank Niaga Preferred Circle :

Menikmati Hidup Sebagai Pribadi Istimewa

Apa yang Anda rasakan jika keinginan Anda bisa terpenuhi dengan sempurna bahkan melebihi apa yang Anda bayangkan ? Pasti kepuasan diri jawabannya.

Begitu pula dengan Umi Swari Joedodiharjo, ibu satu anak yang merupakan seorang pengusaha yang sukses. "Selama bertahun-tahun saya mencoba menemukan keseimbangan dalam hidup ini, antara kerja dan keluarga" tutur Umi memulai pembicaraan. Umi yang mengaku seringkali kesehariannya yang sudah sangat padat dengan berbagai pertemuan dengan klien masih harus pula direpotkan dengan perbagai urusan perbankan. "Memang bisa saja saya meminta sekretaris saya mengurus semua itu, tapi Anda tahu kan bagaimanapun harus hati-hati mengelola rekening di bank," akunya lagi. "Seandainya saja saya bisa memiliki seorang asisten pribadi yang benar-benar bisa saya percaya menangani segala kebutuhan perbankan saya, bahkan bisa menjadi konsultan keuangan saya."

Beruntung Umi bertemu dengan Andrie, salah satu kliennya, yang lima tahun lalu memperkenalkannya dengan Bank Niaga Preferred Circle, layanan perbankan khusus bagi nasabah istimewa. "Andrie yang membawa saya memasuki lingkaran layanan istimewa perbankan yang tak pernah saya temukan sebelumnya," Umi menjelaskan dengan mata berbinar. "Saya kini memiliki Puspa, Customer Relationship Manager, yang benar-benar *dedicated* melayani apapun keperluan perbankan saya. She's very smart, professional and helpful. Bahkan saya sering surprise, Puspa sering memberi tahu saya bahwa investasi saya di deposito dan reksadana ternyata memberikan return yang tinggi." Tampak sekali Umi begitu puas menjadi nasabah Bank Niaga Preferred Circle, terlebih dengan layanan Customer Relationship Manager yang memahami tujuan finansial dan memberikan advis finansial yang sesuai untuknya serta yang terpenting melayani dengan sentuhan pribadi dengan privacy yang terjamin.

"Lebih dari itu," lanjut Umi lagi, "Saya juga menikmati berbagai layanan istimewa lainnya mulai dari mengurus transfer dana untuk anak saya di London, pembayaran tagihan rutin saya bahkan hingga membantu saya mengatur urusan travelling saya. Apalagi saat saya menerima undangan untuk hadir di acara-acara spesial mereka. Wow, benar-benar saya merasa istimewa dan saya juga bisa menambah relasi saya dengan pribadi-pribadi istimewa lainnya."

Sepertinya Umi belum cukup menceritakan pengalaman istimewanya dengan Bank Niaga Preferred Circle. Umi kemudian menunjukkan kartu berwarna keemasan dengan citra Arjuna yang tak lain Kartu Arjuna Visa Card dan Kartu Arjuna Visa Electron. "Dengan Kartu Arjuna Visa Electron juga menjadikan saya semakin istimewa karena saya bisa menikmati gratis fasilitas *executive lounge* di beberapa bandara di Indonesia. Juga saat menggunakannya untuk belanja di beberapa tempat, saya juga bisa menikmati diskon khusus."

Rasanya Umi tak bisa berhenti menggambarkan kepuasan yang telah dinikmatinya sebagai nasabah Bank Niaga Preferred Circle. "Satu lagi yang bikin saya semakin puas," tambahnya menutup pembicaraan, "Kemarin saya dapat kado istimewa di hari ulang tahun saya dari Bank Niaga. Tapi sebenarnya yang membuat saya lebih bahagia, keseimbangan hidup saya semakin nyata. Lebih banyak waktu yang bisa saya nikmati dengan suami dan buah hati saya. Semua tak lepas karena Bank Niaga Preferred Circle bisa memahami saya sebagai pribadi yang utuh dan istimewa."

Anda tentu ingin menikmati menjadi pribadi istimewa seperti Umi. Karenanya kami undang Anda menikmati pengalaman istimewa bersama Bank Niaga Preferred Circle.

The shopping fever

Demam Belanja

ALTHOUGH CLOSE to 90 percent of the country's population of 215 million people are Muslims, the existence of other religions is well accepted. And in fact, the country recognizes five "official" religions - Islam, Protestantism, Catholicism, Hinduism, and Buddhism.

As "official" religions, their existence is guaranteed by the constitution. It is not at all surprising therefore that Indonesia has long become an example of religious tolerance. Idul Fitri of the Muslims, Christmas of the Christians, and the Day of Silence of the Hindus are just some of religious celebrations that are declared national holidays.

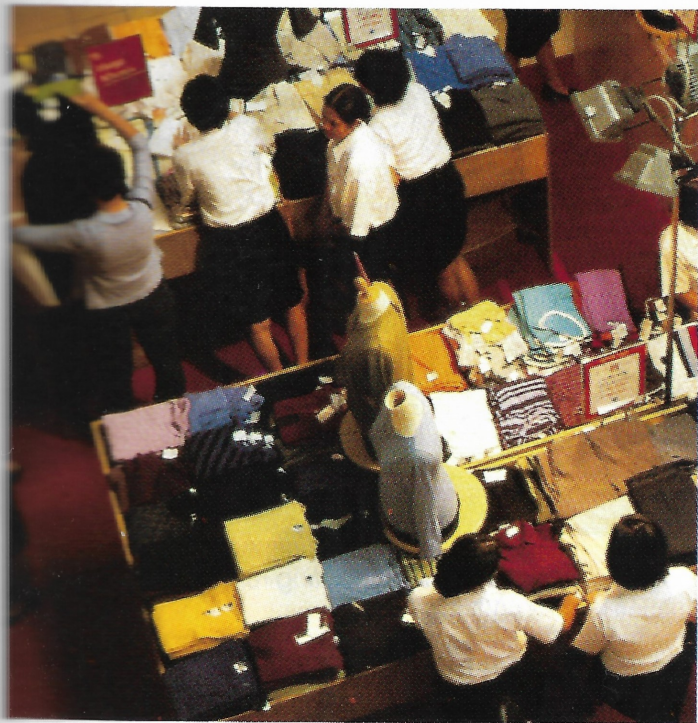
But religious tolerance goes beyond the officialdom. At the social level, religious tolerance means participating in celebrations of certain religious festivities.

WALAUPUN HAMPIR 90 persen penduduk Indonesia yang berjumlah 215 juta adalah Muslim, keberadaan agama-agama lain juga diakui. Dan bahkan Indonesia mengakui lima agama - Islam, Protestan, Katolik, Hindu, dan Buddha.

Sebagai agama resmi, keberadaan mereka dijamin oleh undang-undang dasar, sehingga tidak mengherankan kalau Indonesia telah lama menjadi contoh toleransi agama di dunia. Idul Fitri dari orang Islam, Natal dari orang Kristen, dan Nyepi dari orang Hindu adalah hanya beberapa contoh di mana perayaan agama dijadikan hari raya nasional.

Tetapi perayaan keagamaan jauh lebih besar dari perayaan resmi lainnya. Pada tingkat masyarakat, toleransi agama berarti turut mengambil bagian dalam perayaan dari pesta-pesta agama. Dan dalam hal ini,

And in this sense, malls in Jakarta and other big cities in the country have been at the forefront in promoting religious tolerance.

Big sales, with price reductions of up to 70 percent, have become malls' regular feature before, during, and after celebrations of Idul Fitri - post-fasting Islamic festivities —, Christmas, New Year, and

mal-mal di Jakarta dan kota-kota besar lainnya di Indonesia telah berada di baris paling depan dalam mempromosikan toleransi agama.

Pesta discount besar-besaran, di mana harga barang terkadang dikurangi sampai 70 persen, telah menjadi ciri khas mal-mal di Jakarta sebelum, selama, dan sesudah perayaan-perayaan seperti Idul Fitri - perayaan kemenangan orang Islam sesudah melaksanakan puasa - Natal, Tahun Baru, dan Tahun Baru Cina. Selama masa ini juga, mal-mal dan pusat perbelanjaan di seluruh Indonesia memasang hiasan bernuansa agama seperti Idul Fitri dengan ciri khasnya ketupat, Natal dengan pohon Natalnya untuk menarik pengunjung.

Jadi, walaupun umur mereka masih muda, mal-mal di Jakarta dan seantero

Shopping is a pleasure

Indonesia's shopping malls have been at the forefront in promoting religious tolerance in the country

Chinese New Year. During these periods too, malls and other shopping centers across the country put up lively religious decorations such as Idul Fitri's hallmark ketupat, and Christmas trees before and during Christmas to attract more visitors.

Indeed, malls in Jakarta and throughout the country have undoubtedly been at the forefront in promoting religious tolerance in the country, despite their relatively young age. They do that by providing programs closely related to religious celebrations.

Very often than not, malls look up to big religious celebrations as an opportunity to boost their sales.

Malls also often offer big sales during the celebration of the country's independence which falls on August 17. On sale include branded goods, both imported and locally produced products.

So, if you want to buy branded goods with limited budget, you might have to wait for a great sale around those celebrations.

Indonesia telah berada di garis paling depan dalam mempromosikan toleransi agama. Mereka lakukan itu dengan menyajikan program-program yang berkaitan dengan perayaan-perayaan keagamaan.

Sering kali mal-mal memanfaatkan perayaan keagamaan sebagai kesempatan untuk meningkatkan penjualan mereka.

Mal-mal juga memberikan diskon besar dalam kaitan dengan perayaan hari kemerdekaan Indonesia yang jatuh pada tanggal 17 Agustus. Biasanya, barang-barang bermerek juga memberikan diskon, baik yang diimpor maupun yang diproduksi di dalam negeri.

Jadi, jika Anda ingin memiliki barang-barang bermerek dengan anggaran yang terbatas, mungkin ada baiknya Anda menunggu diskon besar-besaran menjelang perayaan Hari Raya.

Niaga Investasi Ganda

Investasi dengan Keuntungan Ganda

Nikmati kemudahan dan keuntungan berinvestasi dengan Niaga Investasi Ganda.

Dengan Niaga Investasi Ganda Anda dapat mengoptimalkan tingkat pengembalian Investasi Anda melalui Investasi pada produk Deposito dan Reksadana.

Anda dapat menikmati flexibilitas dalam menentukan komposisi investasi yang sesuai dengan target pengembalian dan profil resiko Anda.

Investasi pada Reksadana akan ditempatkan pada Reksadana yang dikelola oleh Manajer Investasi yang profesional dan berpengalaman.

Keuntungan Berinvestasi di Niaga Investasi Ganda

Berpeluang mendapatkan tingkat pengembalian yang lebih tinggi

Tidak dikenakan subscription fee untuk penempatan di Reksadana

Tidak dikenakan redemption fee atas pencairan investasi

Money Matters

Penukaran Uang Asing

WHEN YOU'RE heading for remote areas in Indonesia be sure to change enough money as banks can be hard to come by. Besides banks, you can change foreign currency at licensed money changers.

Just outside the arrival hall in the airport, some local guys will walk up to you and offer you good rates, but beware of fake notes and pickpockets. Make sure too that you count what you're given.

In Jakarta, there are a number of authorized money changers and you can bargain for a better rate than what is offered in banks. Money changers also have more flexibility than banks in allowing you to exchange your foreign currency. You can easily find money changers at hotels, shopping malls, and in major business districts.

One licensed money changer that offers

BILA ANDA akan bepergian menuju tempat yang terpencil di Indonesia, pastikan bahwa anda telah memiliki uang tunai, karena di sana agak sulit menjumpai bank. Selain di bank, anda juga bisa menukar uang asing anda di tempat penukaran uang.

Di bagian luar ruangan kedatangan di Bandara, beberapa orang akan menghampiri Anda dan menawarkan jasa untuk penukaran uang asing, tetapi hati-hati dengan uang palsu dan pencopet. Pastikan sekali lagi untuk menghitung apa yang anda telah serahkan.

Di Jakarta, ada beberapa tempat penukaran uang resmi dan anda bisa tawar-menawar untuk mendapatkan harga yang lebih baik dari harga yang ditawarkan bank-bank.

Tempat penukaran uang juga lebih

excellent rates is **Kharisma Gading Sakti**, which has an office in Kelapa Gading. Inside the Sarinah Department Store, you can find **Sarinah Money Changer**. At Plaza Indonesia, you can change your money at **Dua Sisi** and at Plaza Senayan, you can drop by at **Bali Inter Money Changer**.

Some money changers in the country require you to show your passport to exchange money.

Foreign currency especially the US dollar is widely accepted in Indonesia. Daily exchange rates are published in newspapers. Traveler's cheques receive a slightly lower rate, but cashing a $50 or $100 traveler's cheque will get a better value.

The Indonesian currency is called the rupiah. Rupiah notes come in units of 500; 1,000; 5,000; 10,000; 20,000; 50,000; and 100,000. Coins are issued in the values of Rp5, Rp10, Rp25; Rp50; Rp100, Rp500 and Rp1,000.

If you want to change US dollars, be sure they are clean bills - without any ink mark, fold, rip, wrinkle or imperfection of any kind. Clean US dollar bills are easily exchanged in Indonesia. Some money changers offer low rates if the bills are not clean.

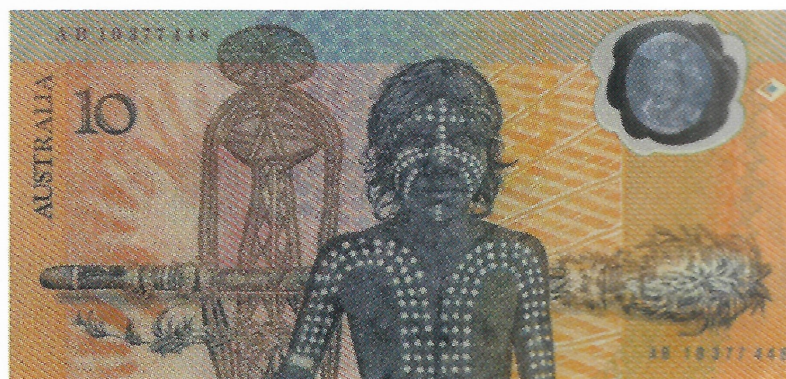
Pre-1995 issues of US banknotes with the smaller heads of the presidents are accepted by money changers in Indonesia, but are given low rates. So be sure to use the post-1995 issues with the bigger heads.

fleksibel dibandingkan dengan bank dalam menukarkan mata uang asing Anda. Anda bisa menemukan tempat penukaran uang di hotel-hotel, mal-mal, ataupun di tempat bisnis yang cukup besar.

Salah satu tempat penukaran uang yang resmi adalah ***Kharisma Gading Sakti****, di Kelapa Gading. Di Sarinah Department Store, ada akan menemukan* ***Sarinah Money Changer****. Di Plaza Indonesia, anda bisa menukarkan uang di* ***Dua Sisi,*** *dan di Plaza Senayan, anda bisa mampir di* ***Bali Inter Money Changer****. Itu baru beberapa contoh dari tempat penukaran uang yang resmi. Dan tentu masih sangat banyak lagi yang lainnya.*

Beberapa tempat penukaran uang di Indonesia terkadang meminta anda menunjukkan paspor sebelum menukarkan uang.

Mata uang asing, terutama dolar Amerika diterima secara lebih luas di Indonesia. Nilai tukar harian banyak dimuat di koran-koran. Traveler's check memiliki nilai tukar yang lebih rendah, tetapi ketika Anda menukarkan uang pecahan US$50 atau US$100, Anda akan mendapatkan nilai tukar yang lebih baik.

Bila Anda ingin menukarkan uang dolar Amerika, pastikan uang tersebut bersih, tanpa percikan tinta, lipatan, kusut atau cacat-bacat lainnya. Uang dolar Amerika yang bersih bisa ditukar dengan mudah di Indonesia. Beberapa tempat penukaraan uang menawarkan harga yang lebih rendah untuk uang yang kurang bersih.

Bags: Travel in Style

Wheeled suitcases, garment bags, totes, briefcases, backpacks and other types of bags can be bought in any shops in Jakarta.

In Jakarta, a number of shopping malls sell good quality locally-manufactured bags for business, travel, outdoors, sports, children and students. For travel bags of all styles and sizes, check out Tas Center Luggage or Terminal Tas. For local leather bags, drop by Sarinah Department Store.

If you want bags of stylish and popular brands like Gucci, Guess and Prada, visit Plaza Indonesia, Plaza Senayan, Mal Taman Anggrek, Kelapa Gading, Mal Pondok Indah and other shopping malls in the country.

Tas: Jalan Dengan Penuh Gaya

Koper roda, tas kain, tas belanja perempuan, tas dokumen, dan beragam tipe tas lainnya dapat ditemui dan dibeli di mana saja di Jakarta.

Beberapa mal di Jakarta menyediakan tas produksi lokal yang berkualitas tinggi untuk bisnis, perjalanan, kegiatan di luar rumah, olahraga, anak-anak, dan untuk sekolah. Untuk mendapatkan tas dari berbagai gaya dan ukuran, mampirlah ke Tas Center Luggage atau Tas Terminal. Untuk mendapatkan tas kulit produksi lokal, datanglah ke Sarinah Department Store.

Bila anda menginginkan tas-tas yang penuh gaya dan bermerek ternama seperti Gucci, Guess, dan Prada, anda bisa menemukannya di Plaza Indonesia, Plaza Senayan, Mal Taman Anggrek, Mal Kelapa Gading, Mal Pondok Indah atau tempat perbelanjaan lainnya di Indonesia.

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Megamal Pluit
Pluit
Penjaringan
Sunda Kelapa
TOL SEDYATMO
PLUIT SELATAN RAYA
GAJAH MADA
BANDENGAN
TELUK GONG RAYA
Cengkareng
Citra Garden
Batu Ceper
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DAAN MOGOT
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Jelambar
LINGKAR LUAR
PROF DR LATUMETEN
Grogol
Rawa Buaya
Semanan
KYAI TAPA
ITC Roxy Mas
TANGERANG
Mal Ciputra
JAKARTA BARAT
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Duri Kosambi
Golden Truly Superstore
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Kedoya
PERJUANGAN
TANJUN DUREN
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Joglo
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Melati Mas
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Jati Sampurna
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Munjul
Pasar Rebo
Pekayon
Ciganjur
Srengseng Sawah
Cibubur
Pondok Ranggon
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Mal Blok M
Mega Pasaraya
SEIBU
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MAYJEN SUTOYO
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HALIM PERDANAKUSUMA
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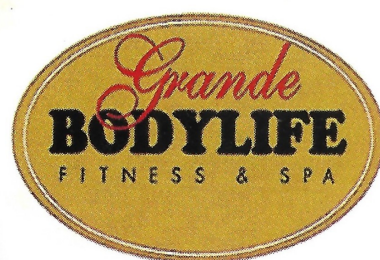
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